

## LINES OF BUSINESS

The AEGON companies around the world offer a range of insurance, pensions and investment products tailored to the specific needs of their customer bases.

These products are sold through a highly diversified distribution network. Similar types of products are grouped together and reported on in a certain line of business. For example: whole life, term life and universal life insurance products are grouped together in the traditional life line of business. The table on this page provides a broad overview of the lines of business for each country unit. The section 'AEGON Around the world' (page 65-79) provides more detail on the specific products sold in each country unit and in the financial statements information about products is also included.

<b>EARNINGS CONTRIBUTION</b> (in EUR millions)	<b>2005</b>	<b>2004</b>
Traditional life	823	566
Life for account of policyholders	243	304
Fixed annuities	425	284
Variable annuities	130	177
Institutional guaranteed products	280	367
Fee – off balance sheet products	33	36
Reinsurance	105	(88)
Accident and health insurance	324	325
General insurance	55	104
Banking	15	24
Other	(6)	0
Interest charges and other	(280)	(327)
<b>OPERATING EARNINGS BEFORE TAX</b>	<b>2,147</b>	<b>1,772</b>

<b>GENERAL ACCOUNT</b>	United States	Canada	Netherlands	United Kingdom	Hungary	Czech Republic	Poland	Slovakia	Spain	Taiwan	China
Traditional life	●	●	●	●	●	●		●	●	●	●
Fixed annuities	●	●									
Institutional guaranteed products*	●										
<b>ACCOUNT OF POLICYHOLDERS</b>											
Life for account of policyholders	●		●	●	●	●	●	●	●	●	●
Variable annuities	●	●								●	
Fee – off balance sheet products	●	●	●	●	●						
Banking			●								
Accident and health insurance	●	●	●		●	●		●	●	●	●
General insurance			●		●						

\* Also distributed internationally from the United States