



Virtual meeting of Shareholders manual

Manual and frequently asked questions



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Agenda

1. How to provide a voting instruction
2. How to register for virtual participation
3. How to participate on the day of the virtual meeting
4. Frequently asked questions

Virtual meeting of Shareholders manual and frequently asked questions

This Manual applies to the Annual and Extraordinary General Meetings of Shareholders (jointly being referred to as “GM”) of Aegon Ltd. (the “Company” or “Aegon”).

The Company has decided to hold the GM in a virtual manner. The virtual set-up includes the possibility to vote and ask questions live via chat or a video or audio connection. The Company’s Policy regarding a Virtual Meeting of Shareholders will be applicable to the GM. A live stream of the GM will be available at www.aegon.com.

This presentation specifically outlines the steps to register for and access the Virtual Meeting through the use of electronic means (i.e., virtual attendance). The option of virtual attendance will not be available to holders of New York Registry Shares. In addition, virtual attendance may not be available if a shareholder’s intermediary does not support online voting.

Even though the Company has used its best efforts to ensure that shareholders are offered best market practice, shareholders may experience issues that are common for virtual participation at a Virtual Meeting.

For further information about the GM, please refer to the corporate website of Aegon (www.aegon.com).

Please note that the screen shots used in the presentation serve as an example; the information may not reflect the actual lay-out of the application.

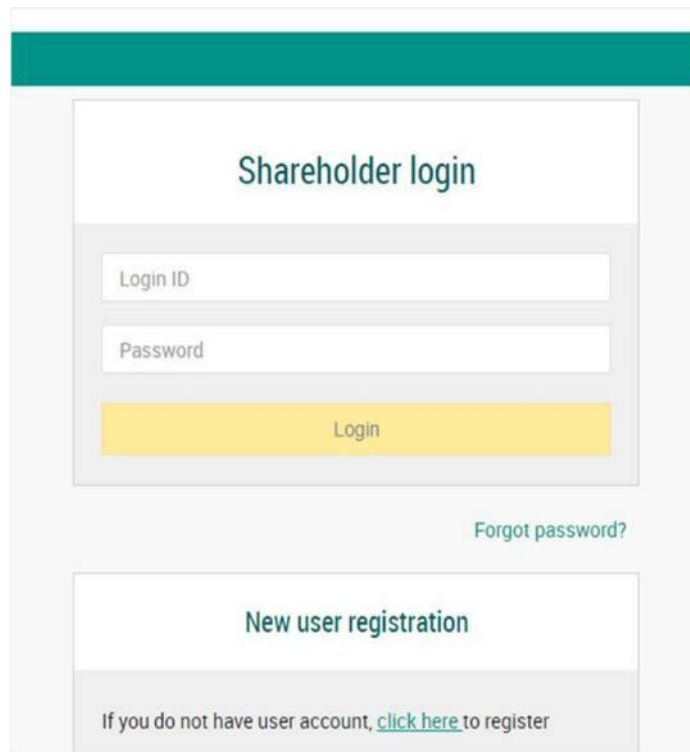


How to provide a voting instruction

How to provide a voting instruction

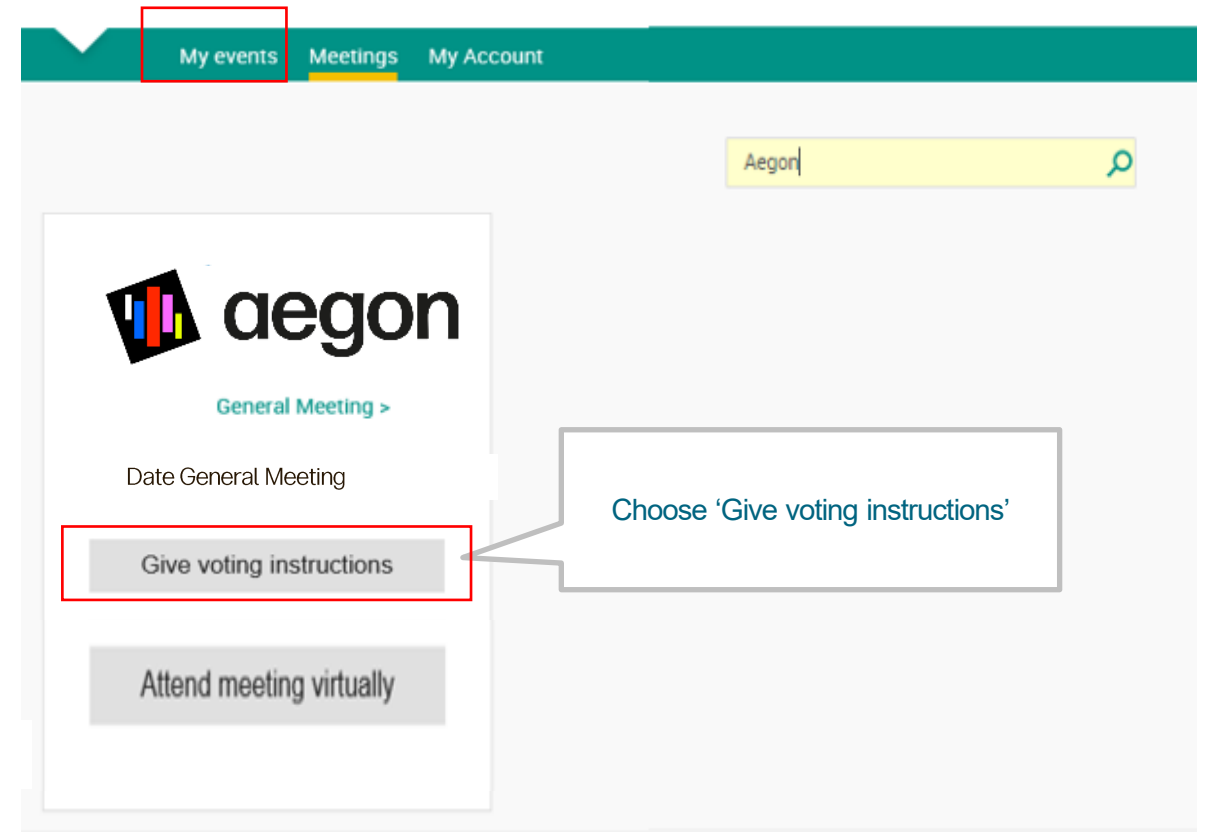
Before the cut-off date

Click [here](https://abnamro.com/evoting) (<https://abnamro.com/evoting>) to login to the shareholder portal, fill in your login details, and click “Login”.



The image shows a 'Shareholder login' form. It has a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. Below these is a yellow 'Login' button. To the right of the 'Login' button is a link 'Forgot password?'. Below the login section is a 'New user registration' section with a link 'click here' to register.

Select “Meetings”, followed by Aegon’s GM.



The image shows the Aegon shareholder portal interface. At the top is a teal navigation bar with 'My events', 'Meetings', and 'My Account'. 'Meetings' is highlighted with a yellow underline. Below the navigation bar is a search bar with 'Aegon' and a magnifying glass icon. The main content area features the Aegon logo, the text 'General Meeting >', and 'Date General Meeting'. Below this is a red-bordered box containing a 'Give voting instructions' button. A callout box points to this button with the text 'Choose ‘Give voting instructions’'. Below the red-bordered box is a 'Attend meeting virtually' button.

How to provide a voting instruction

Before the cut-off date

1. Opening
2. Redomiciliation
- 2.1. Proposal to enter into the cross-border conversion to Luxembourg and to amend the Articles of Association to reflect the conversion into a Luxembourg S.A. 📄 Voting item
3. Composition of the Board of Directors of Aegon S.A. and of the Board of Aegon Ltd.
- 3.1. Appointment of  📄 Voting item
- 3.2. Appointment of  📄 Voting item
- 3.3. Appointment of  📄 Voting item
- 3.4. Appointment of Jack McGarry 📄 Voting item
- 3.5. Appointment of Caroline Ramsay 📄 Voting item
- 3.6. Appointment of Thomas Wellauer 📄 Voting item

EXAMPLE

How to provide a voting instruction

Before the cut-off date

Confirm your voting instructions

The screenshot shows a web form for providing voting instructions. It includes several sections: 'Security class' with a dropdown menu set to 'ordinary shares'; 'Number of shares' with radio buttons for 'Entire holding' and 'Partial holding'; 'Vote collector' with the name 'Ms. Albertine Kronenberg, Associate General Counsel of the Company.'; and 'Proxy' with a large text area for instructions. A callout box points to the 'Security class' dropdown, stating 'In this section, please select 'ordinary shares''. Another callout box points to the 'Proxy' section, stating 'After accepting the terms and conditions, please confirm your voting instructions'. Below the 'Proxy' section, there is a 'Terms and conditions' section with a checkbox and a 'go back' button. At the bottom right, there are 'Cancel' and 'Confirm' buttons. A third callout box points to the 'Confirm' button.

Security class: ordinary shares ▼

ISIN:

Number of shares:

☒ Entire holding ☐ Partial holding

Vote collector: Ms. Albertine Kronenberg, Associate General Counsel of the Company.

Proxy:

I/we hereby appoint... to exercise the voting... and/or perform any...

I/we hereby give the Vote Collector the following instructions mentioned above to vote in my/our...

General Meeting

Terms and conditions

☒ I/we hereby confirm that I/we have read, understood and consented to the [Terms of Use](#) as well as having saved, printed or sent myself/ourselves a copy thereof.

go back

Cancel Confirm

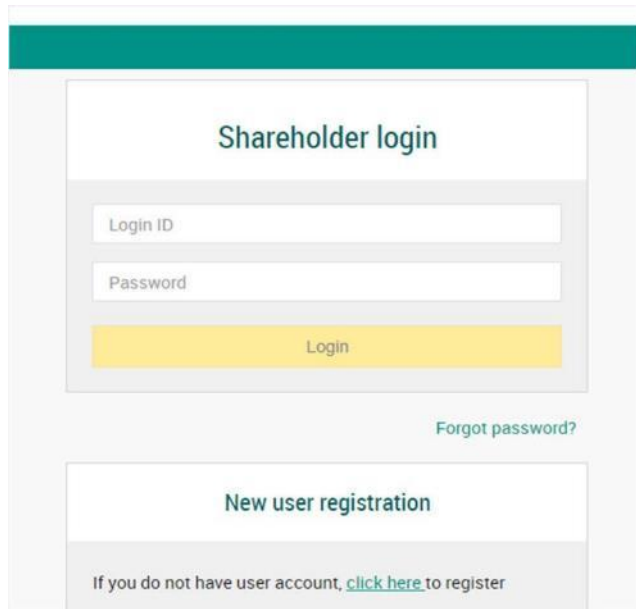
How to register for virtual participation



Registration process for virtual participation

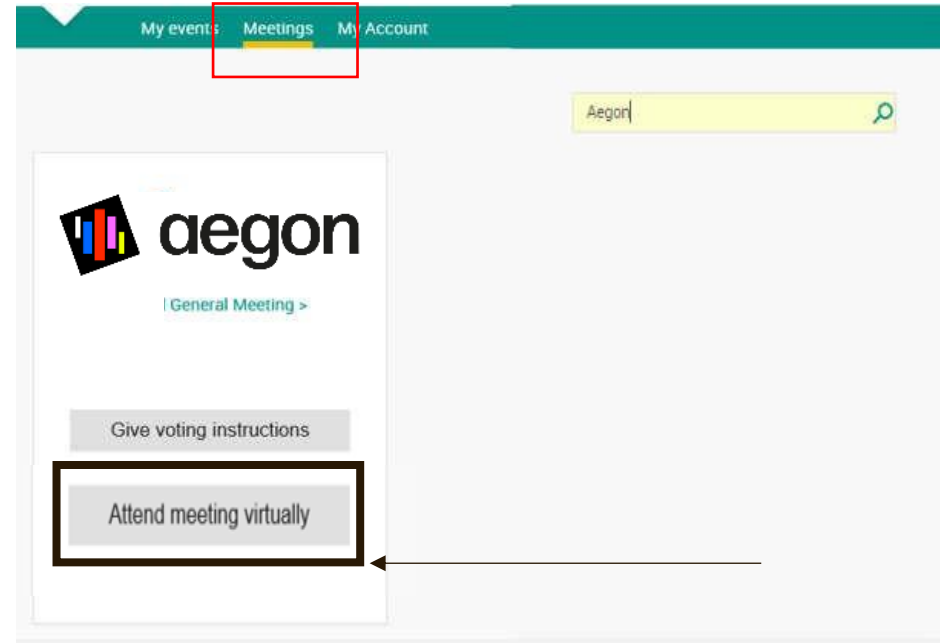
Before the cut-off date

Click [here](https://abnamro.com/evoting) (https://abnamro.com/evoting) to login to the shareholder portal, fill in your login details, and click “Login”.



The screenshot shows the 'Shareholder login' page. It features a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. A yellow 'Login' button is positioned below the password field. To the right of the login button is a link 'Forgot password?'. Below the login section is a 'New user registration' section. At the bottom, a note states: 'If you do not have user account, [click here](#) to register'.

Select the GM of Aegon and select the option “Attend meeting virtually”.

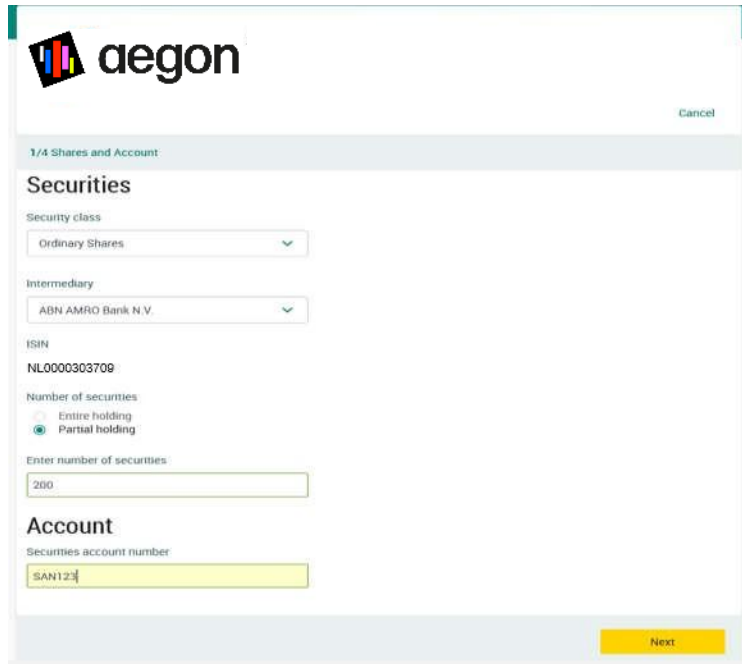


The screenshot shows the Aegon shareholder portal. The top navigation bar is teal and contains 'My events', 'Meetings', and 'My Account'. The 'Meetings' tab is highlighted with a red box. Below the navigation bar is a search bar with 'Aegon' entered. The main content area displays the Aegon logo and the text 'General Meeting >'. Below this, there are two buttons: 'Give voting instructions' and 'Attend meeting virtually'. The 'Attend meeting virtually' button is highlighted with a black box, and an arrow points to it from the right.

Registration process for virtual participation

Before the cut-off date

Fill in all the details to register for this meeting.



The screenshot shows the first step of the registration process, titled "1/4 Shares and Account". It features the Aegon logo at the top left and a "Cancel" button at the top right. The form is divided into two main sections: "Securities" and "Account".

Securities

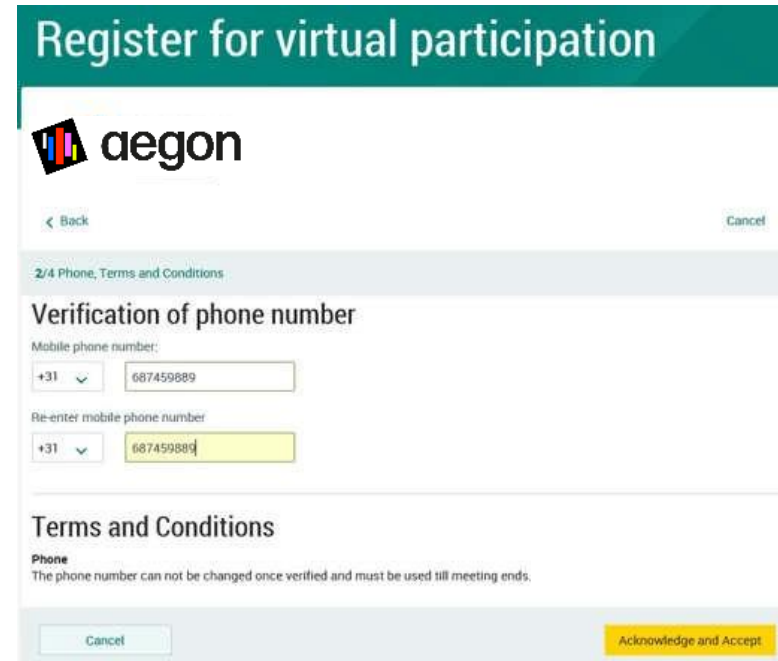
- Security class:** A dropdown menu with "Ordinary Shares" selected.
- Intermediary:** A dropdown menu with "ABN AMRO Bank N.V." selected.
- ISIN:** A text field containing "NL0000303709".
- Number of securities:** Two radio buttons: "Entire holding" (unselected) and "Partial holding" (selected).
- Enter number of securities:** A text field containing "200".

Account

- Securities account number:** A text field containing "SAN123".

A yellow "Next" button is located at the bottom right of the form.

Enter your mobile phone number which will be used for 2 factor authentication (SMS verification).



The screenshot shows the second step of the registration process, titled "2/4 Phone, Terms and Conditions". It features the Aegon logo at the top left, a "< Back" button at the top left, and a "Cancel" button at the top right.

Verification of phone number

- Mobile phone number:** A text field with a dropdown menu showing "+31" and a text field containing "687459889".
- Re-enter mobile phone number:** A text field with a dropdown menu showing "+31" and a text field containing "687459889".

Terms and Conditions

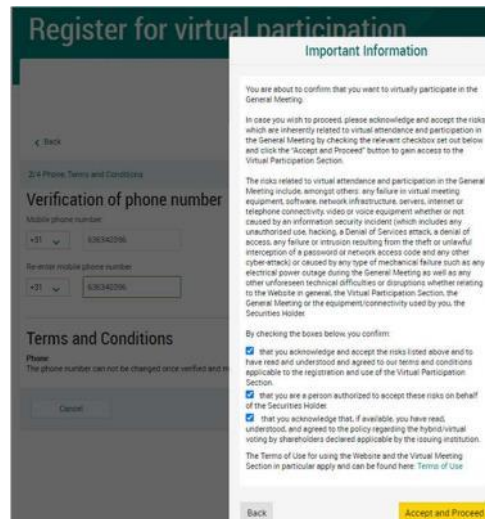
- Phone:** A section header.
- The phone number can not be changed once verified and must be used till meeting ends.** A line of text.

At the bottom, there is a "Cancel" button on the left and a yellow "Acknowledge and Accept" button on the right.

Registration process for virtual participation

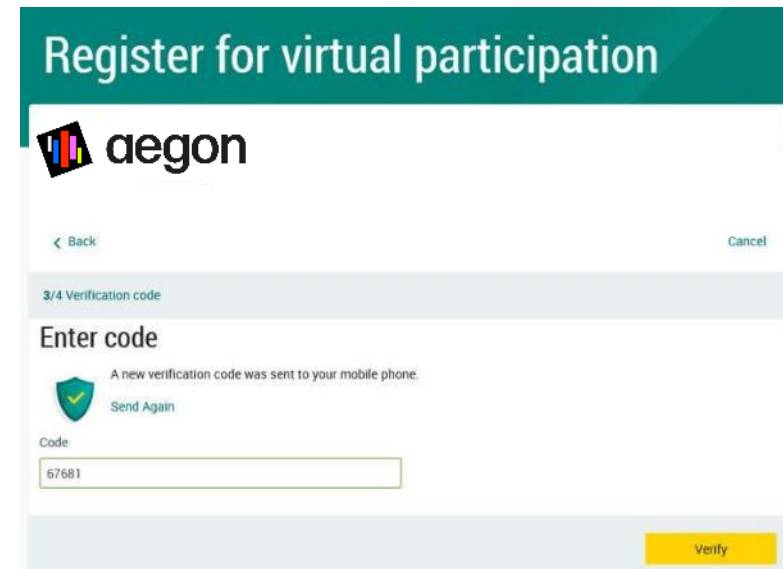
Before the cut-off date

Notification will be displayed with risks and terms of use of ABN AMRO (including reference to Aegon's Policy regarding a Virtual Meeting of Shareholders). Please review, and if you agree, click "Accept and Proceed".



The screenshot shows a mobile app interface for 'Register for virtual participation'. The 'Important Information' section is highlighted, containing text about risks and terms of use. Below this, there are checkboxes for accepting the risks and terms. At the bottom, there are 'Back' and 'Accept and Proceed' buttons.

Enter the one-time verification code as sent to your mobile phone.

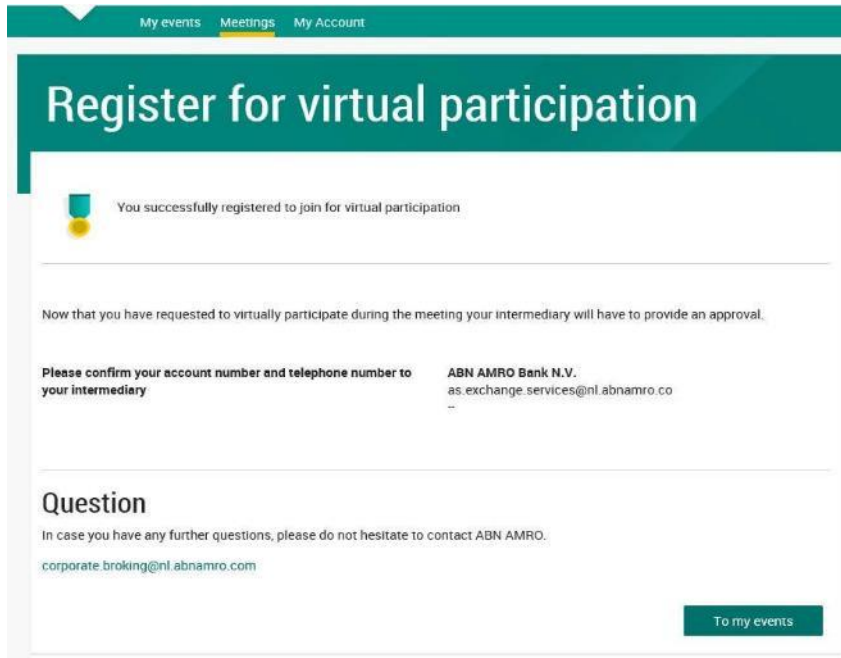


The screenshot shows the 'Enter code' section of the 'Register for virtual participation' screen. It displays a verification code input field with the code '57681' entered. There are 'Back' and 'Cancel' buttons at the top, and a 'Verify' button at the bottom right.

Registration process for virtual participation

Before the cut-off date

Confirmation of successful registration.



The screenshot shows a web interface with a teal header bar containing 'My events', 'Meetings', and 'My Account'. Below this is a teal banner with the text 'Register for virtual participation'. The main content area is white and contains a confirmation message: 'You successfully registered to join for virtual participation' with a small teal and yellow icon. Below this, a paragraph states: 'Now that you have requested to virtually participate during the meeting your intermediary will have to provide an approval.' A table follows with two columns: 'Please confirm your account number and telephone number to your intermediary' and 'ABN AMRO Bank N.V. as.exchange.services@nl.abnamro.com'. Below the table is a 'Question' section with the text: 'In case you have any further questions, please do not hesitate to contact ABN AMRO.' and the email address 'corporate.broking@nl.abnamro.com'. A teal button labeled 'To my events' is at the bottom right.

My events Meetings My Account

Register for virtual participation

You successfully registered to join for virtual participation

Now that you have requested to virtually participate during the meeting your intermediary will have to provide an approval.

Please confirm your account number and telephone number to your intermediary	ABN AMRO Bank N.V. as.exchange.services@nl.abnamro.com
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Question

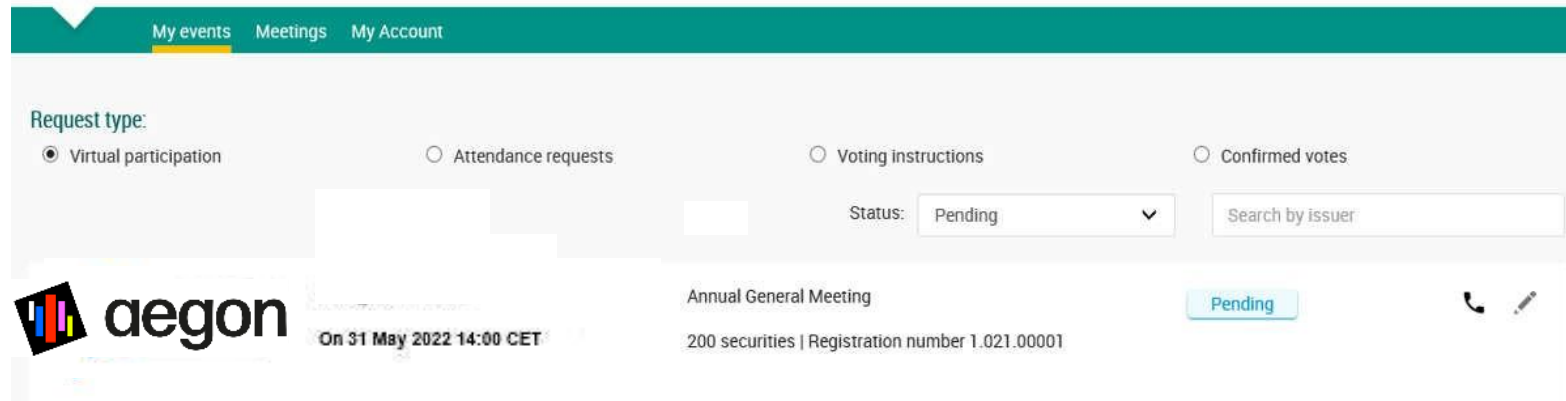
In case you have any further questions, please do not hesitate to contact ABN AMRO.
corporate.broking@nl.abnamro.com

To my events

Registration process for virtual participation

Before the cut-off date

Under “My events” you will find your request.
(note: status is pending until your intermediary approves the request).



The screenshot shows the Aegon virtual participation interface. At the top, there is a teal navigation bar with the following tabs: **My events** (highlighted), **Meetings**, and **My Account**.

Below the navigation bar, the "Request type:" section contains four radio button options: **Virtual participation** (selected), **Attendance requests**, **Voting instructions**, and **Confirmed votes**.

To the right of these options, there is a "Status:" dropdown menu currently set to "Pending" and a "Search by issuer" text input field.

The main content area displays the Aegon logo on the left. To its right, the event details are shown: **Annual General Meeting**, **On 31 May 2022 14:00 CET**, and **200 securities | Registration number 1.021.00001**. A blue button labeled "Pending" is visible next to the event details, along with icons for a phone and a document.

Registration process for virtual participation

Before the cut-off date

Once the request has been approved by the intermediary, the shareholder will receive a confirmation mail.



Dear Mr. Shareholder,

Your request to vote virtually during the meeting has been successfully processed.

We hereby inform you that your Intermediary has confirmed your entitlement to vote virtually during the

GM of Aegon

How to vote virtually during the meeting?

Please click on this link below:

[https://corporatebroking.abnamro.com/shareholderlogin?](https://corporatebroking.abnamro.com/shareholderlogin?gmid=GUJHe2DE8sVc6ZW1NzYz&vpReqId=ZpkttwsFXsKGN7vcOTMxMA==&isid=FPBa2jVS5kGFrK-fNjI=&reqType=VP)

[gmid=GUJHe2DE8sVc6ZW1NzYz&vpReqId=ZpkttwsFXsKGN7vcOTMxMA==&isid=FPBa2jVS5kGFrK-fNjI=&reqType=VP](https://corporatebroking.abnamro.com/shareholderlogin?gmid=GUJHe2DE8sVc6ZW1NzYz&vpReqId=ZpkttwsFXsKGN7vcOTMxMA==&isid=FPBa2jVS5kGFrK-fNjI=&reqType=VP)

Note:

- The virtual meeting environment will be made available shortly before the start of the meeting as set out in the convocation note of Aegon
- Please check the meeting date and time and log in to www.abnamro.com/shareholder before the meeting starts.
- Make sure you join on time. If you join after the meeting starts, you will not be entitled to vote.
- Voting virtually will be enabled after the meeting is opened by the chairperson.
- Please note that you will receive login information necessary to vote virtually at the phone number you provided during your registration. You will need this phone number to vote virtually throughout the meeting.

Please email ava@nl.abnamro.com for all queries.

You can also contact helpdesk number +3120 628 6070 for any problems with joining the meeting virtually.

Thank you for using www.abnamro.com/shareholder.

Yours faithfully,
ABN AMRO Bank N.V.



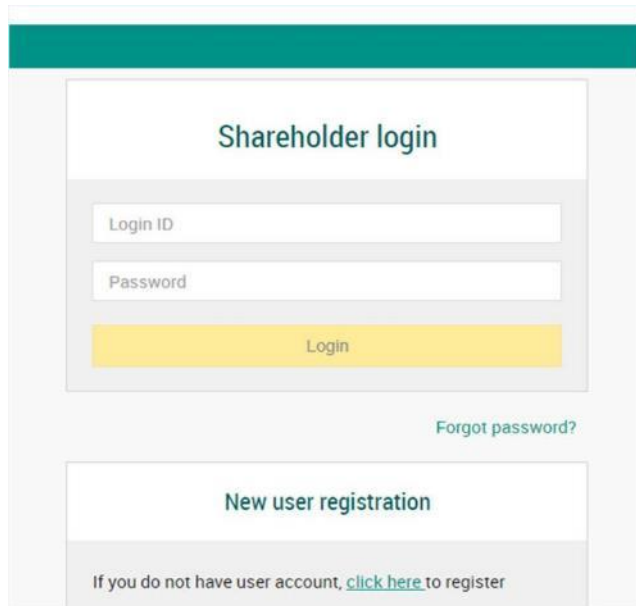
How to participate
on the day of the
virtual meeting

Log-in process for virtual participation

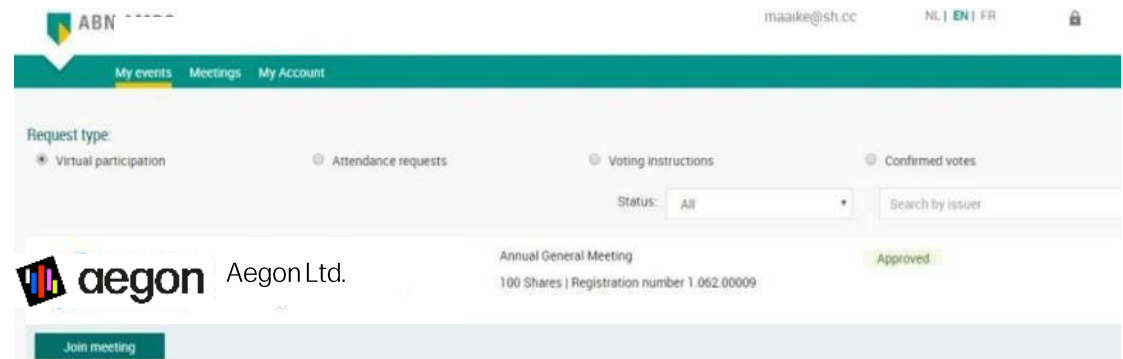
Shareholders attending the meeting virtually, please log in between 09:00 – 10:00 EDT (15:00 – 16:00 CEST). Please note that shareholders who log in after 10:00 EDT (16:00 CEST) will only have access to the webcast at www.aegon.com and will not be able to vote or ask questions through the application.

On the day of the GM, you can either use the link in the confirmation email or go to the ABN AMRO website (<https://abnamro.com/evoting>) to login to the shareholder portal and click “Login”.

Go to “My events” and click on “Join meeting”.



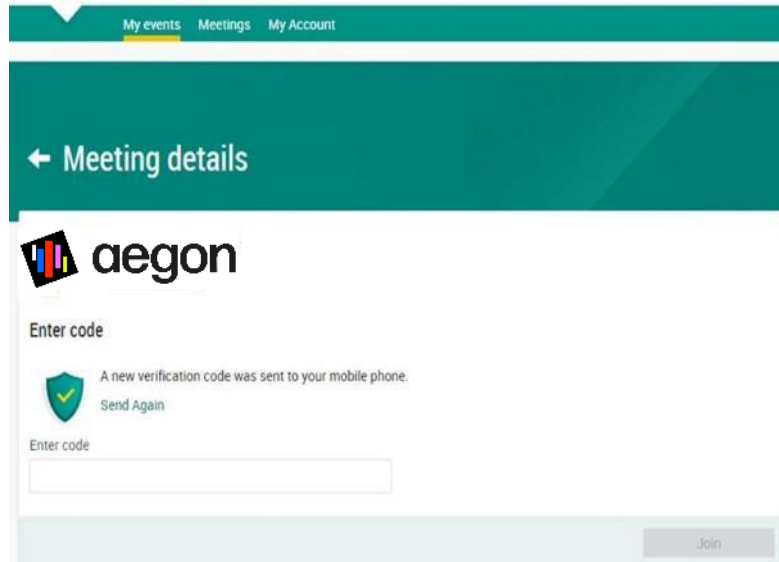
The image shows a 'Shareholder login' form. It has a teal header bar. Below it, the text 'Shareholder login' is centered. There are two input fields: 'Login ID' and 'Password'. Below these is a yellow 'Login' button. To the right of the button is a link 'Forgot password?'. Below the login section is a 'New user registration' section with a link 'If you do not have user account, [click here](#) to register'.



The image shows the ABN AMRO shareholder portal interface. At the top, there is a teal header bar with the ABN logo and navigation links: 'My events', 'Meetings', and 'My Account'. Below the header, there is a 'Request type' section with three radio buttons: 'Virtual participation' (selected), 'Attendance requests', and 'Voting instructions'. To the right of these is a 'Confirmed votes' section. Below the 'Request type' section, there is a 'Status' dropdown menu set to 'All' and a 'Search by issuer' input field. The main content area displays the Aegon logo and 'Aegon Ltd.' on the left, and 'Annual General Meeting' and '100 Shares | Registration number 1.062.00009' on the right. A green 'Approved' status is shown. At the bottom, there is a teal 'Join meeting' button.

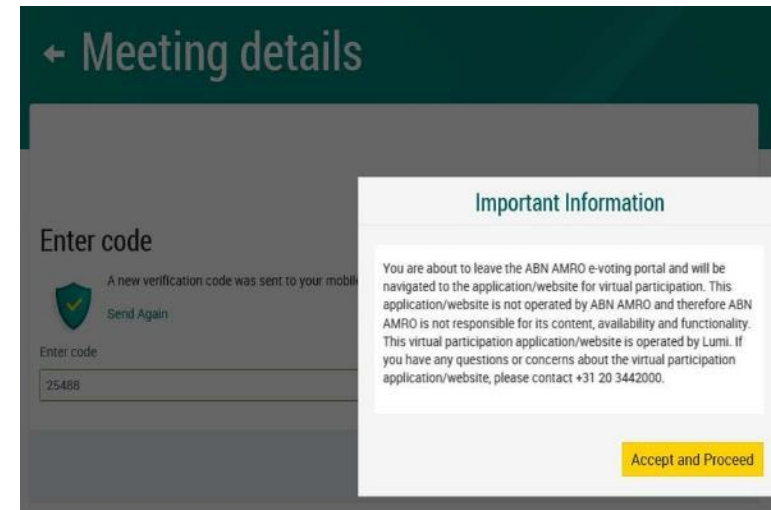
Log-in process for virtual participation

Enter the verification code as sent to your mobile phone.



The screenshot shows the 'Meeting details' page for Aegon. At the top, there is a navigation bar with 'My events', 'Meetings', and 'My Account'. Below this, the page title '← Meeting details' is displayed. The Aegon logo is prominently shown. Under the heading 'Enter code', a message states: 'A new verification code was sent to your mobile phone.' Below this message is a 'Send Again' button. A text input field labeled 'Enter code' is provided for the user to enter the verification code. At the bottom right of the page, there is a 'Join' button.

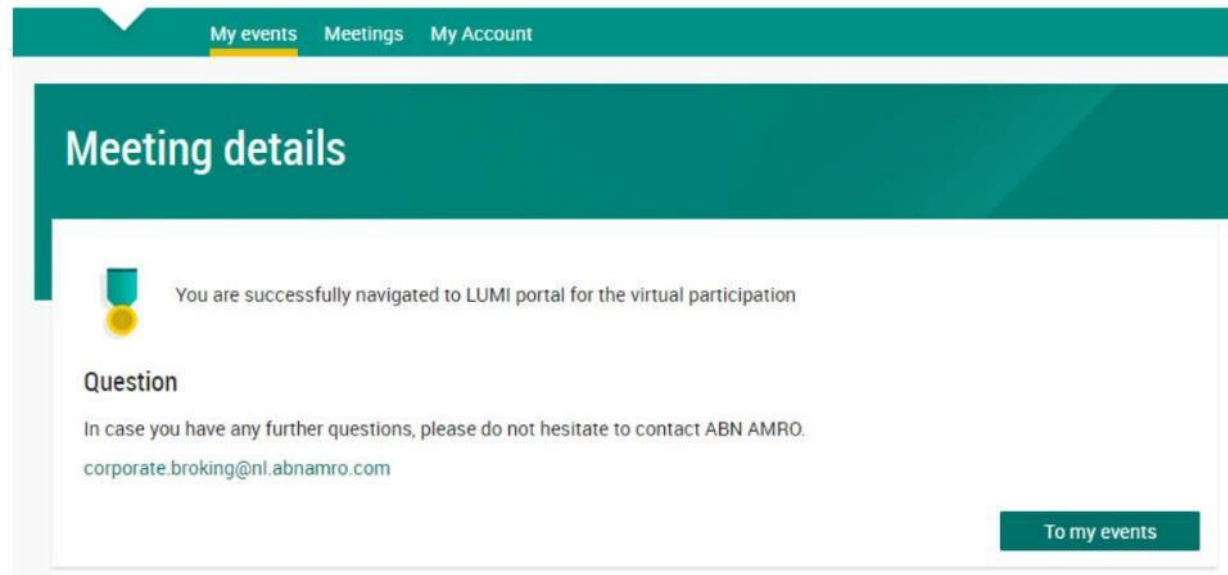
A notification will be shown. Please accept to proceed.



The screenshot shows the 'Meeting details' page with an 'Important Information' notification overlay. The notification text reads: 'You are about to leave the ABN AMRO e-voting portal and will be navigated to the application/website for virtual participation. This application/website is not operated by ABN AMRO and therefore ABN AMRO is not responsible for its content, availability and functionality. This virtual participation application/website is operated by Lumi. If you have any questions or concerns about the virtual participation application/website, please contact +31 20 3442000.' At the bottom right of the notification, there is a yellow 'Accept and Proceed' button. In the background, the 'Enter code' section is visible, showing a message 'A new verification code was sent to your mobile phone' and a 'Send Again' button. The 'Enter code' input field contains the number '25488'.

Log-in process for virtual participation

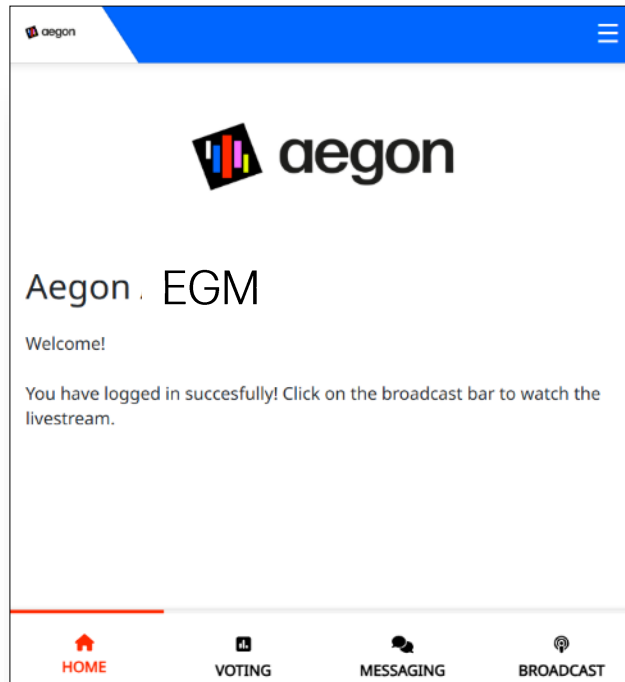
You are navigated to the LUMI portal.



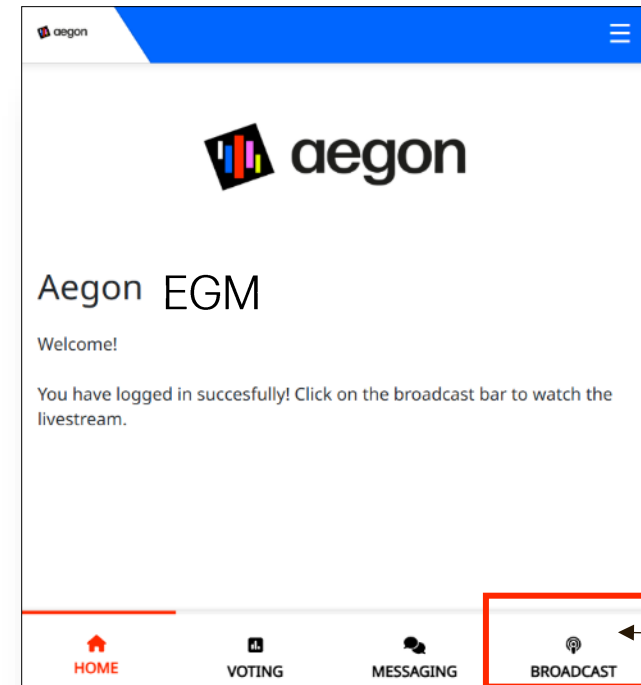
Log-in process for virtual participation

Please log in between 09:00 – 10:00 EDT (15:00 – 16:00 CEST). Please note that shareholders who log in after 10:00 EDT (16:00 CEST) will only have access to the webcast at www.aegon.com and will not be able to vote or ask questions through the application.

09:00 – 10:00 EDT (15:00 – 16:00 CEST):
Registration is open.



10:00 EDT (16:00 CEST):
Follow the webcast.

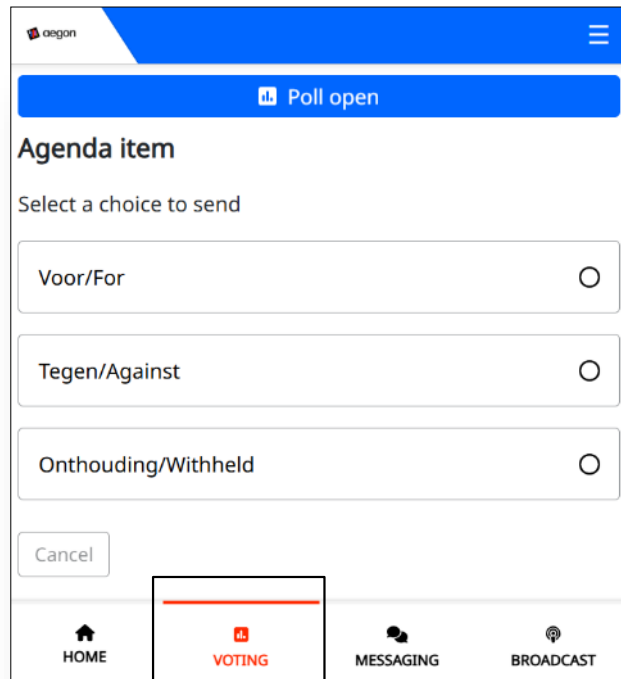


Click here to
follow the webcast

Virtual participation

Shareholders attending the meeting virtually can vote and ask questions live via a chat.

10:00 EDT (16:00 CEST):
Voting is open.



The screenshot shows the Aegon virtual meeting interface. At the top, there is a blue header with the Aegon logo and a menu icon. Below the header, a blue bar indicates "Poll open". The main section is titled "Agenda item" and contains a "Select a choice to send" prompt. There are three radio button options: "Voor/For", "Tegen/Against", and "Onthouding/Withheld". A "Cancel" button is located below these options. At the bottom, there is a navigation bar with four icons: "HOME", "VOTING" (highlighted with a red box), "MESSAGING", and "BROADCAST".

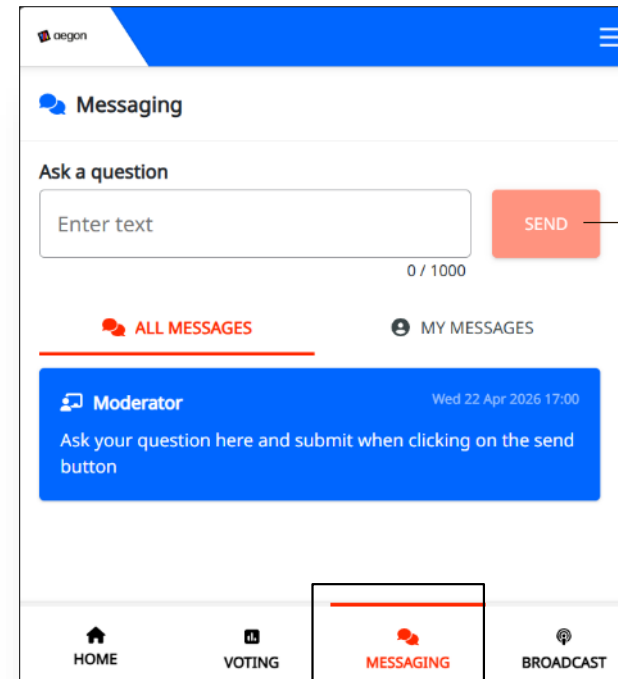
Click here if you would like to vote

When the voting is open, please submit your vote by clicking on "for, against, or withheld".

You can change your vote until the voting is closed.

A vote confirmation will be displayed.

10:00 EDT (16:00 CEST):
Submitting questions via the chat is open.



The screenshot shows the Aegon virtual meeting interface. At the top, there is a blue header with the Aegon logo and a menu icon. Below the header, a blue bar indicates "Messaging". The main section is titled "Ask a question" and contains a text input field with the placeholder "Enter text" and a "SEND" button. Below the input field, there is a character count "0 / 1000". There are two tabs: "ALL MESSAGES" (selected) and "MY MESSAGES". Below the tabs, there is a blue box with the text "Ask your question here and submit when clicking on the send button". At the bottom, there is a navigation bar with four icons: "HOME", "VOTING", "MESSAGING" (highlighted with a red box), and "BROADCAST".

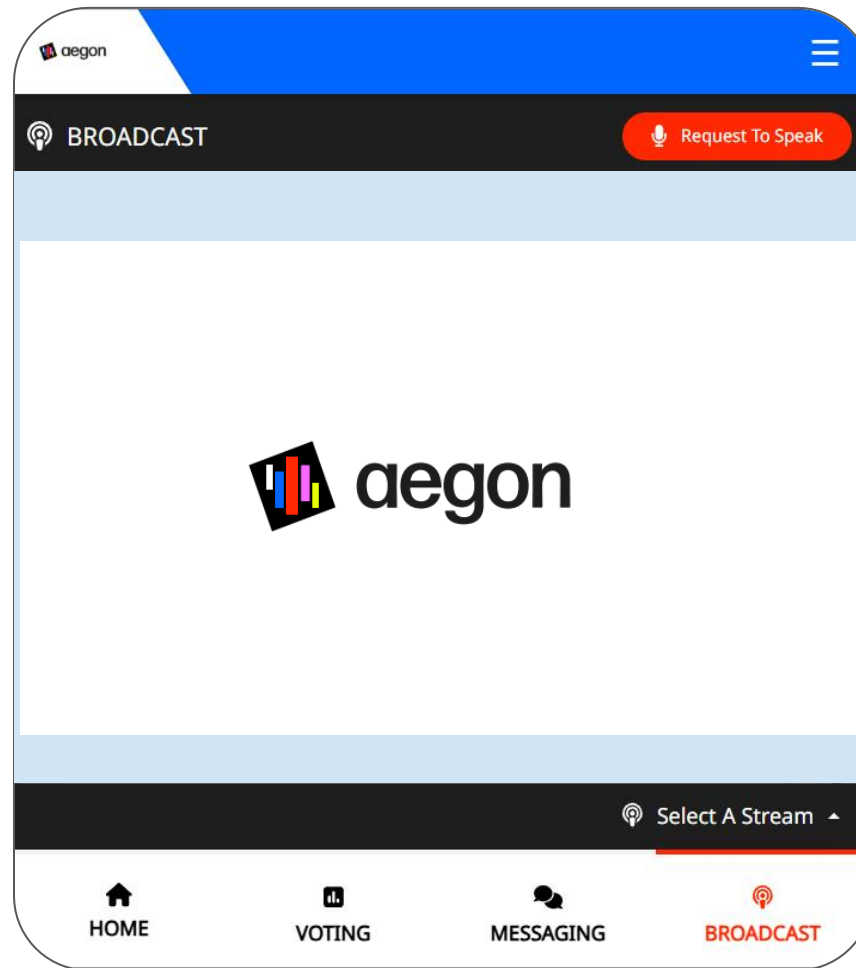
Click on the send button to submit your question

Click here if you would like to submit a question

Virtual participation

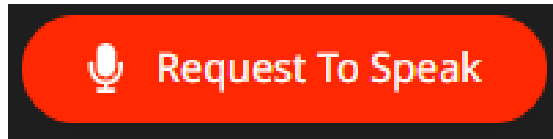
Shareholders attending the meeting virtually can also ask questions live via a video or audio connection.

First of all, make sure that you have turned off any other video platform such as MS Teams and Zoom.



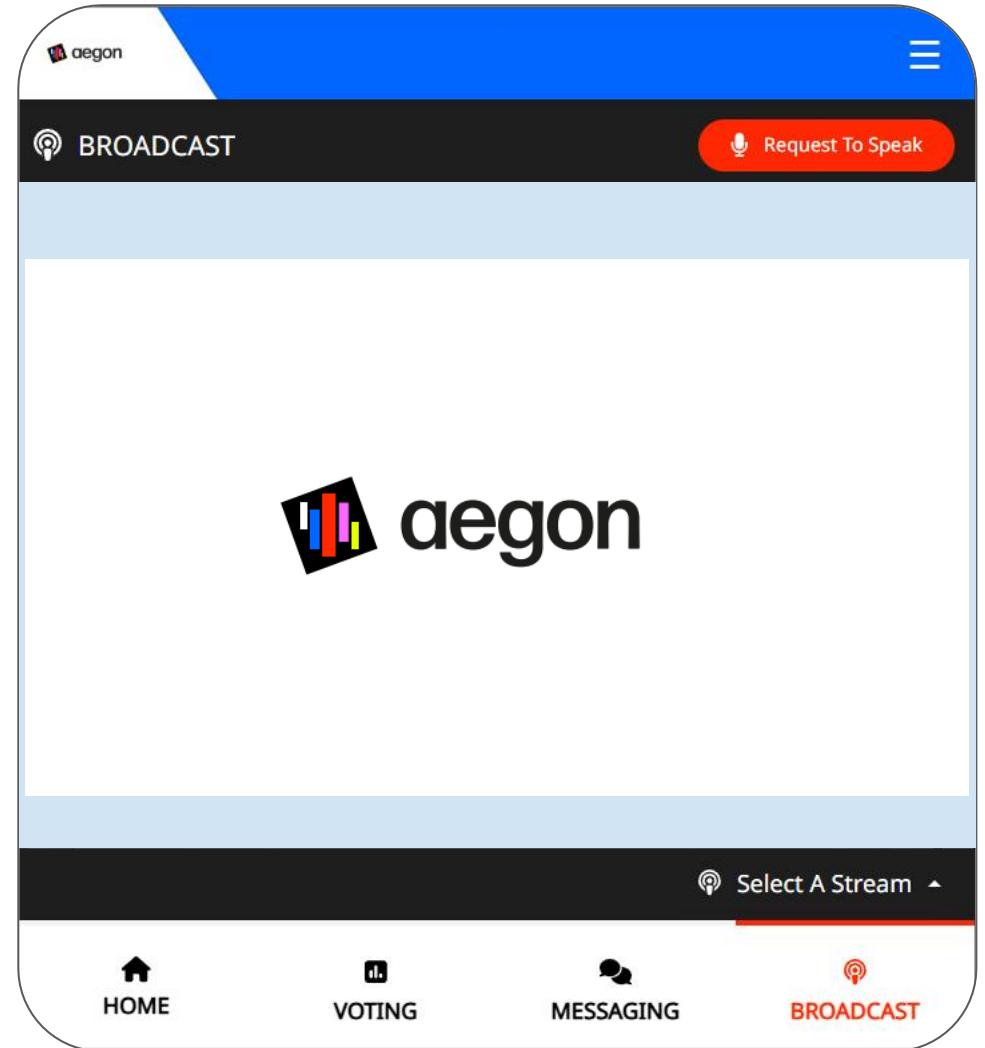
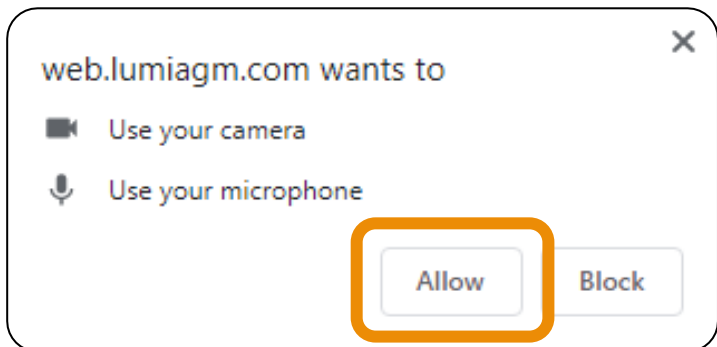
Request to speak

To request to ask a question or speak to the meeting, click on the button:



Located at the BROADCAST panel on the right-hand side of the screen.

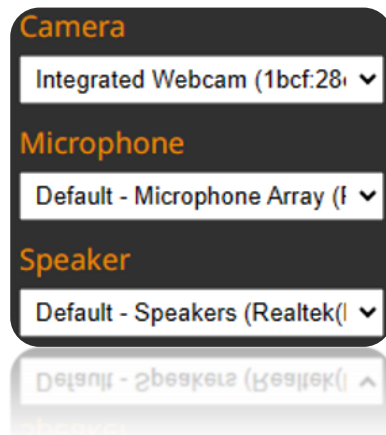
Note: You may need to allow permission to use the microphone from your web browser.



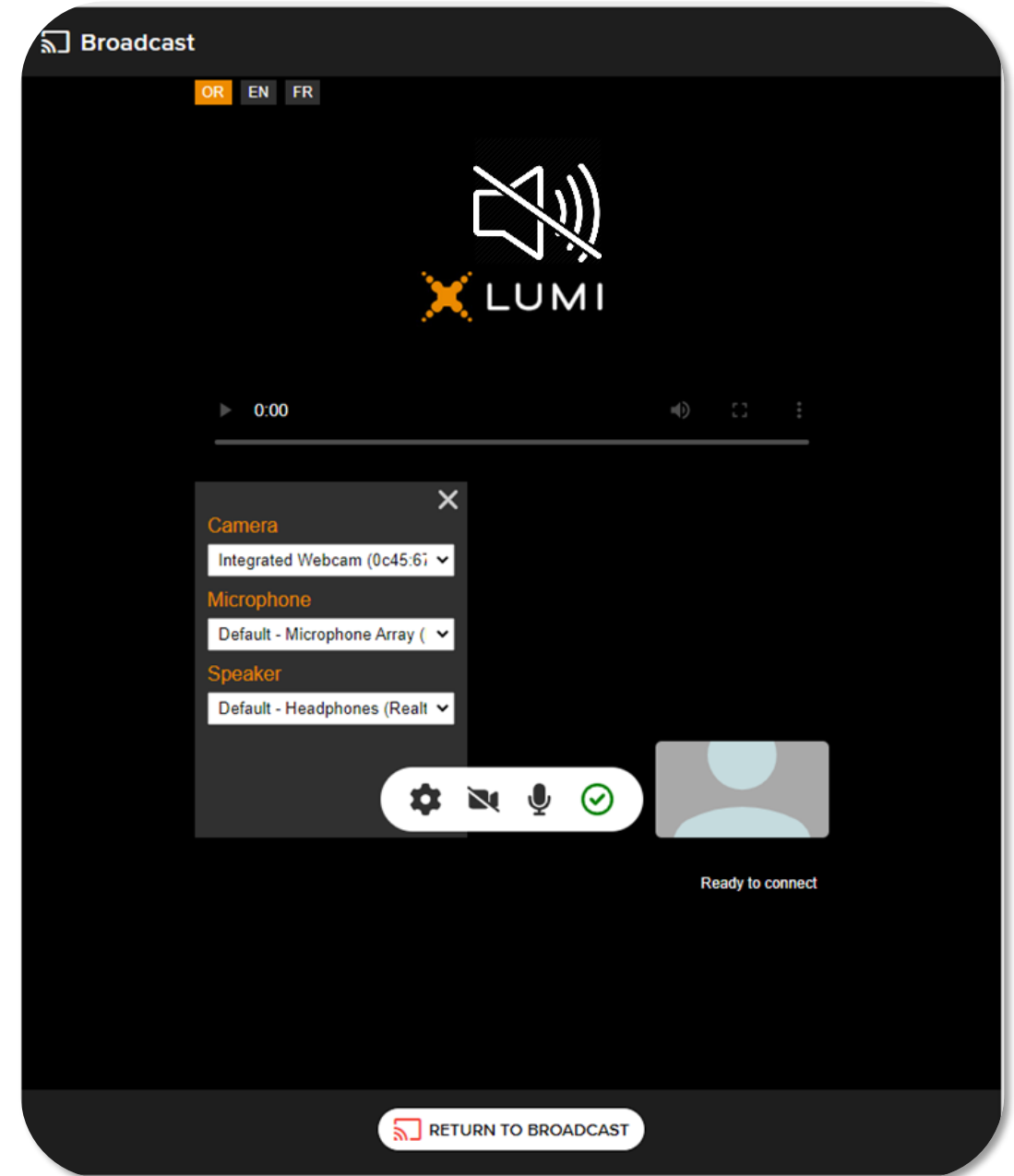
Confirm your connection

First, click on the livestream image to unmute.

You will then be able to follow the broadcast, while others cannot hear you, until the moderator introduces you to speak.



Click on the green check mark to confirm your connection.



Call queue

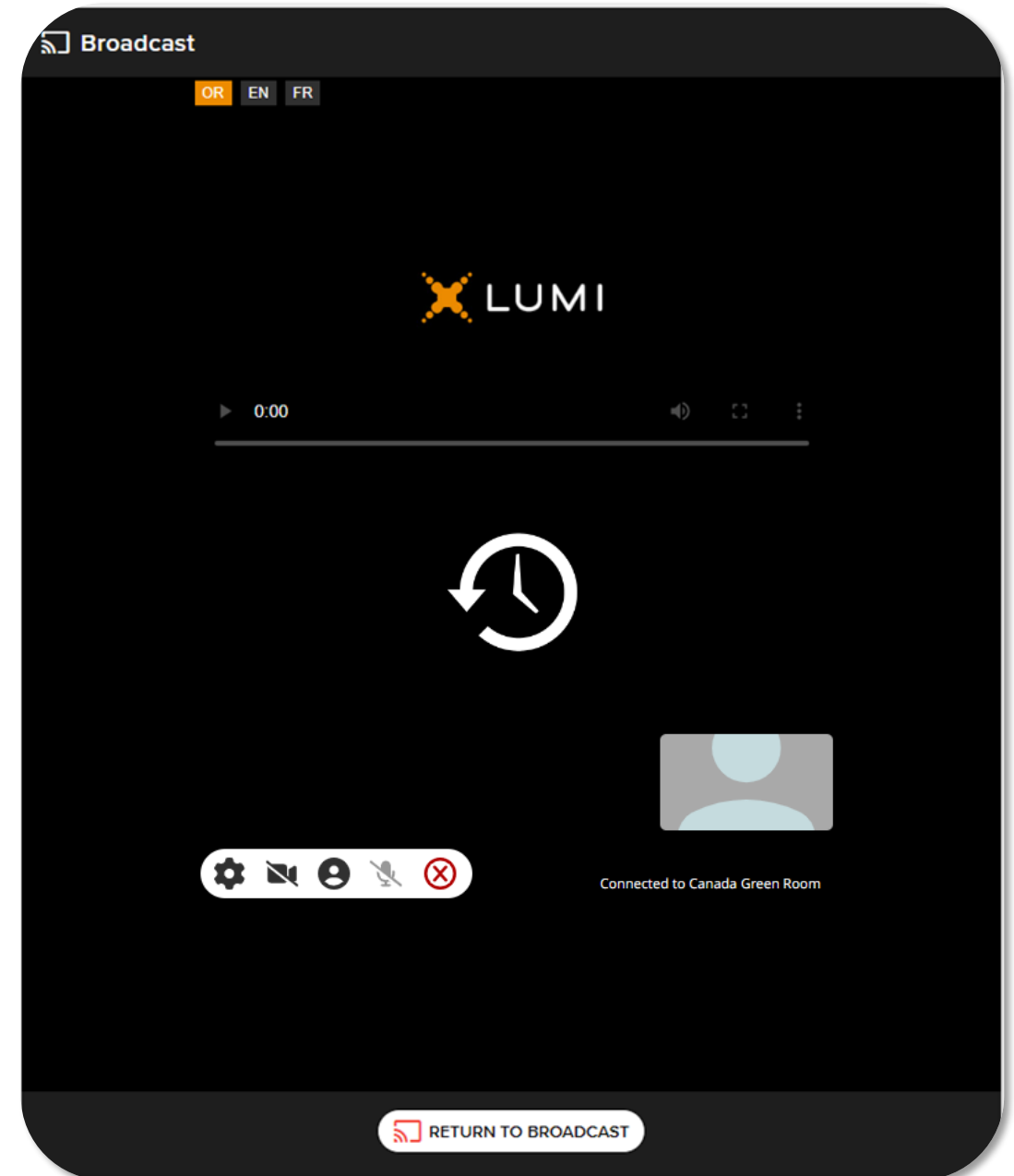
A “Please standby for the moderator” message will appear.



You are now in the queue to speak live at the meeting.

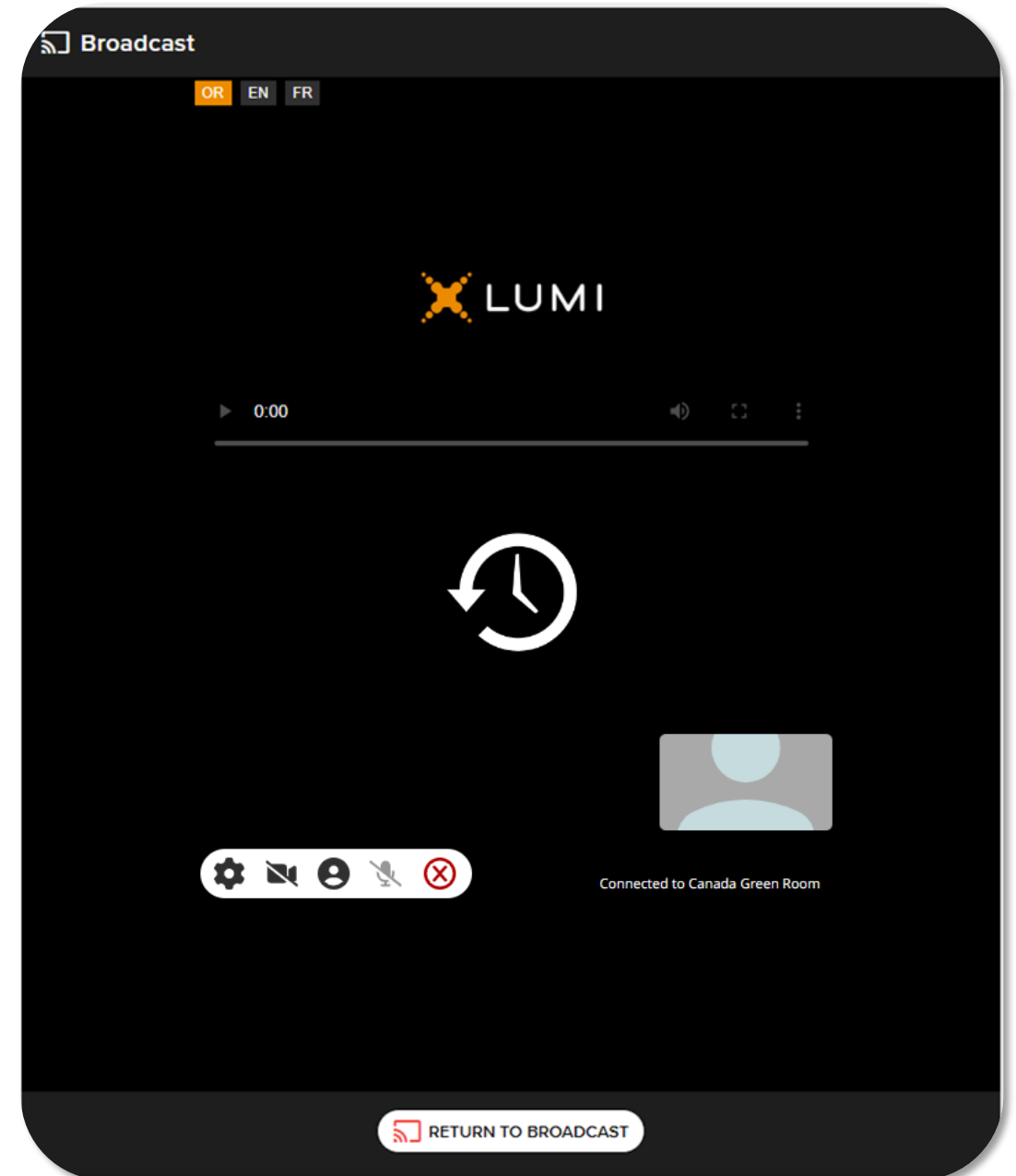
You will first be connected to the moderator, who will check your connection.

When you are first in queue, the moderator will connect you into the meeting and the Chair will welcome you there.



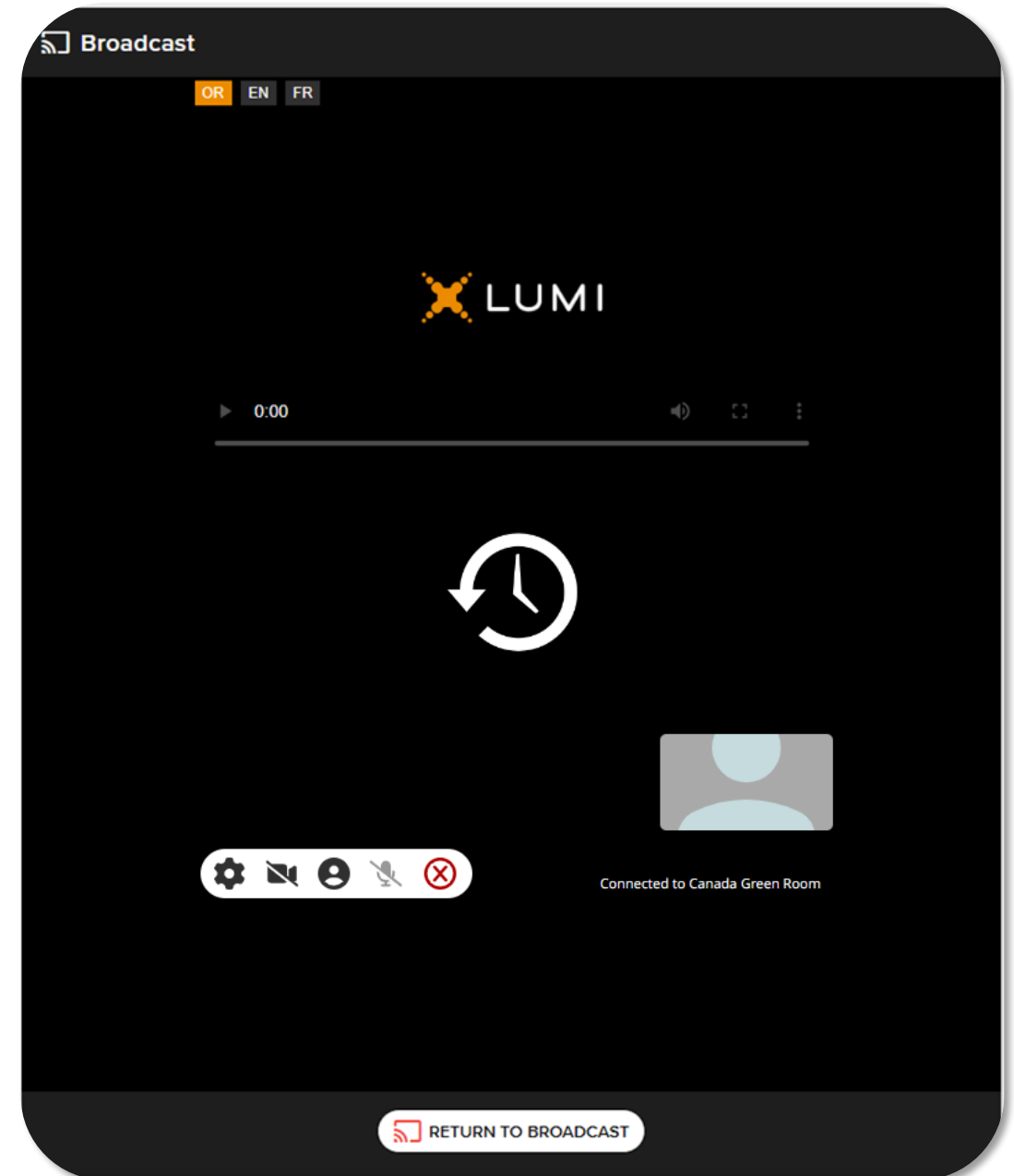
Asking a question

When prompted you may ask your question. Please do not leave the queue or return to the broadcast unless you wish to no longer speak.



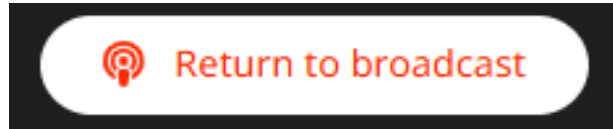
Call queue

If you no longer want to ask a question, you can leave the queue by clicking on the **red X**.

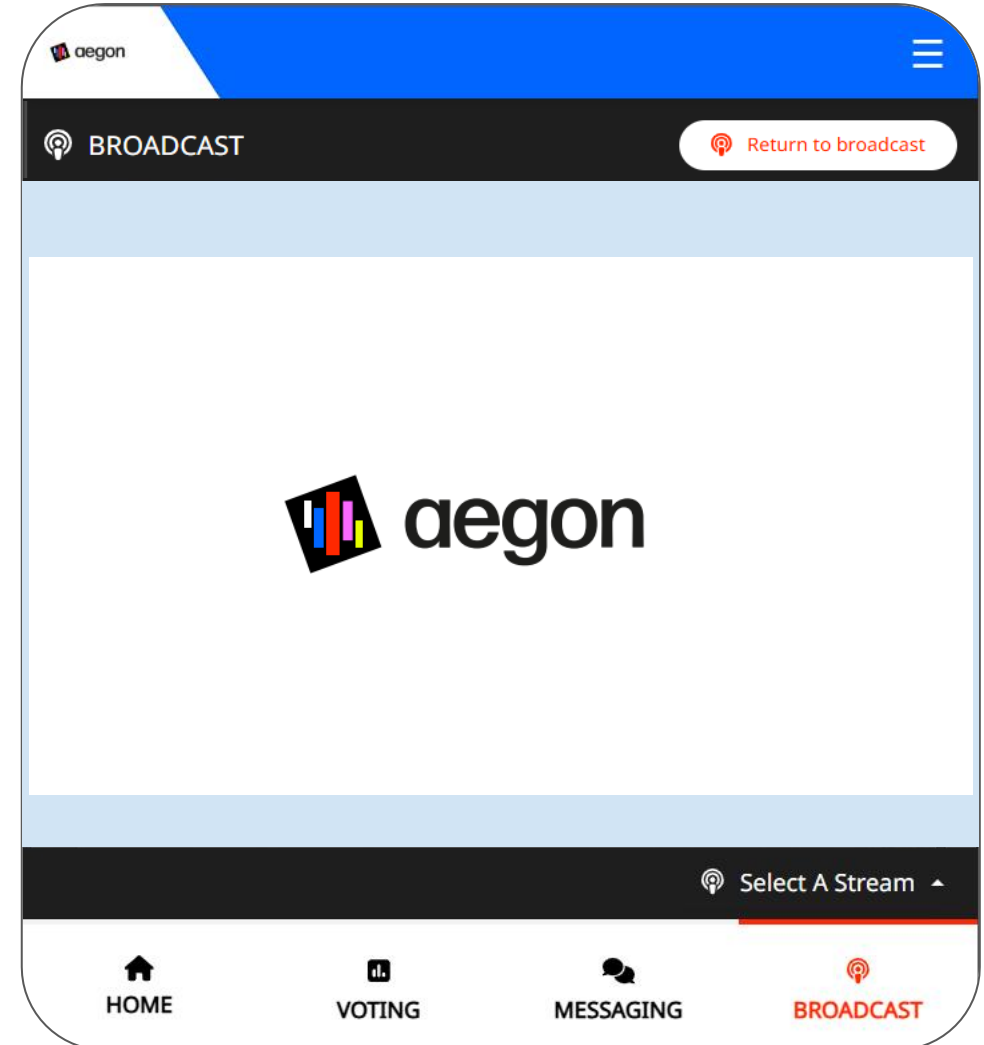


Request to broadcast

When you wish to return to the broadcast window, simply click the “Return to Broadcast” button at the bottom of the Broadcast panel.



Should you wish to ask another verbal question you may repeat this process from the start.





Frequently asked questions (FAQ's)

Registration process

How can I register for my intended participation to a Virtual Meeting?

- If you don't have a profile under the e-voting website of ABN AMRO yet, you must create one first via www.abnamro.com/evoting. You will then be able to register for your intended participation via the same website. You will need to select 'attend virtually' (if you wish to attend the Virtual Meeting in a virtual manner). In the process, you will be requested to provide your mobile phone number for verification purposes.

If I don't know my login details for the ABN AMRO platform, how can I request new details?

- You can easily request a new password via the website www.abnamro.com/evoting or contact ABN AMRO via: ava@nl.abnamro.com.

I haven't received an email from ABN AMRO, what should I do?

- Please check your spam box. In case you did not receive an email, please contact ABN AMRO via ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.

The ABN AMRO platform isn't allowing me to login, what should I do?

- Please contact ABN AMRO at ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.

Registration process

How do I know if my bank has approved my registration for the Virtual Meeting?

- You will receive a confirmation from ABN AMRO by email. Please do not hesitate to contact ABN AMRO via ava@nl.abnamro.com or by telephone +31 (0)20 628 6070 in case you have any questions related to your approval.

Why do I need to login via the ABN AMRO platform and not via an Aegon website?

- Aegon cannot confirm your actual holding in Aegon shares. This needs to be confirmed by your bank or broker, which generally has a relationship with ABN AMRO.

I have already registered for online participation at the Virtual Meeting, but now I would like to participate through a proxy. Is that possible?

- It is possible to change your registration from virtual attendance by submitting a proxy before the Close of Registration, i.e., ultimately one week prior to the Virtual Meeting at 23:59 CEST.

Virtual meetings

How can I just follow a Virtual Meeting?

- Everyone will be able to follow the meeting via the webcast at www.aegon.com. In the webcast-environment, one cannot vote or ask questions.

What do I need to do to participate at a Virtual Meeting, with the possibility to vote and ask questions real time, remotely?

- You can participate via the ABN AMRO platform and login via www.abnamro.com/evoting. You will be able to login from one hour prior to the meeting until the meeting starts. It is recommended to login at least 15 min. prior to the start of the meeting. Please note that you must be registered for virtual attendance through the ABN AMRO platform before the Close of Registration, i.e., ultimately one week prior to the Virtual Meeting at 23:59 CEST.

What if I leave a Virtual Meeting after I have logged in?

- You can login within a time frame of one hour before the start of the Virtual Meeting. Once you have done so, you are counted as a shareholder attending the Virtual Meeting, even if you leave before the start of, or any time during, the Virtual Meeting (whether or not due to an internet connection failure).

How do I know that I can vote during a Virtual Meeting?

- Once the Chair has opened the shareholder meeting, you will be able to vote until the Chair declares that the voting will be closed after the last voting item.

Virtual meetings

How can I submit a vote?

- During the meeting, and if you have logged in for participation in the Virtual Meeting, you will be able to vote. Press the voting button to submit your votes. When selecting the button of your choice, your vote will be cast automatically. You will see a confirmation in your screen.

How do I know that I have voted at the Virtual Meeting?

- The application will confirm that your vote(s) has/have been received.

How can I change my vote if I virtually participate?

- You will be able to amend your votes during the meeting as often as you want until the voting will be closed. You will be able to vote until the Chair declares that the voting will be closed after the last voting item.

I am unable to vote.

- You must have been logged successfully prior to the start of the Virtual Meeting in order to participate in the Virtual Meeting. You will be able to login from one hour prior to the meeting until the meeting starts. It is recommended to login at least 15 min. prior to the start of the meeting. Once the Chair has opened the shareholder meeting, you will be able to vote until the end of the meeting. Press the voting button to submit your votes. Please make sure you are connected to the internet.

Virtual meetings

Can I also vote in advance of a Virtual Meeting?

- Yes, you can by giving a proxy with voting instruction via www.abnamro.com/evoting or by giving a proxy to the Company Secretary.

I have already voted through proxy on the ABN AMRO website, do I need to vote again?

- No, your proxy voting instruction will remain valid.

I have already voted through proxy; can I change my vote during the Virtual Meeting?

- If you granted a voting instruction via the ABN AMRO website, you will only be able to change your voting instruction before the Close of Registration, i.e., ultimately one week prior to the Virtual Meeting at 23:59 CEST.

I have already voted through proxy on the ABN AMRO website, can I still follow the Virtual Meeting?

- Yes, you can via the webcast available on www.aegon.com. Note that you will not be able to ask questions real time during the Virtual Meeting.

Virtual meetings

Can I ask questions as a participant of the Virtual Meeting during a Virtual Meeting?

- Yes. Questions about items on the agenda can be submitted real time during the Virtual Meeting.

How can I submit a question?

- During the meeting, and if you have logged in for participation in the Virtual Meeting, you will be able to submit a question via live chat or – if applicable – video or audio connection. Please see the slides in this presentations under “How to participate on the day of the virtual meeting” for instructions how to submit your questions via the chat or to request to speak at the meeting (if applicable).

Exercise of rights

Are my votes valid when leaving early? Can I re-join after I have left?

- Yes, assuming you have logged in successfully prior to the start of the Virtual Meeting this will not affect the votes casted until the moment you left. Re-joining the Virtual Meeting after you've left is possible and you will be able to (continue to) vote upon items until the voting is closed. The polls for all items are open during the Virtual Meeting and closed after the last voting item on the agenda has been discussed.

When there's a failure in my network connection, or my device stops working during the Virtual Meeting will I be able to login and continue to participate in the Virtual Meeting once the connection has been restored?

- Yes, assuming you have logged in successfully prior to the start of the Virtual Meeting, you will be able to continue participating in the Virtual Meeting after the network connection has been restored. You will be able to (continue to) vote upon items until the voting is closed. The polls for all items are open during the Virtual Meeting and closed after the last voting item on the agenda has been discussed.

Exercise of rights

Are there any voting restrictions when participating online?

- When participating online split-voting is not possible as it is not supported by the platform yet. Holders of NYSE listed shares will not be able to participate in the Virtual Meeting online voting.

I have registered for online participation but have sold my shares after that. Can I still vote on these shares?

- Yes, provided you were a shareholder in Aegon at Record Date. As per Aegon's Bye-Laws, the Record Date is decisive for who will be able to vote at the shareholders' meeting. The right to vote remains even if you have already sold your shares between Record Date and the Virtual Meeting.

Will the possibility of online participation affect the proceedings at the meeting of shareholders?

- The Virtual Meeting will be chaired by the Chair, and the usual proceedings for meetings of shareholders of Aegon will be followed. However, the polls for all items will be open from the start of the Virtual Meeting and will be closed after the last voting item on the agenda has been discussed.

General questions

Why should I choose for online participation when I can grant a proxy voting instruction as I did before?

- When you participate online, you will be able to take into account the deliberations (just before and) at the meeting of shareholders before you decide how to vote. If you grant a proxy voting instruction your vote has, in fact, been made before the meeting takes place.

Are there any rules and conditions set by Aegon that apply to the Virtual Meeting?

- Yes, we would like to refer you to the Policy Regarding a Virtual Meeting of Shareholders that applies, and which can be found at www.aegon.com. If you participate online, please be referred to these terms.

What will be done with all my personal data which I am asked to provide when opting for online participation and how do I know that my privacy is protected?

- Aegon adheres to its GDPR policy, which can be found on www.aegon.com.

General questions

When I participate online, will other shareholders be informed that I am participating, or do they have the possibility to know that?

- No. You will be registered on the registration list of all shareholders attending the Virtual Meeting, in accordance with the provisions of Aegon's Bye-Laws. However, this information will not be provided to other shareholders of Aegon.

The device that I will use for online participation has a camera installed: will, or can, I be made visible in the Virtual Meeting to other participants or anyone else?

- Yes, when you choose to speak live during the meeting through a video connection, your video can be broadcasted in the live stream. However, if you only want to be made visible to the Chair of the Virtual Meeting, you can let the operator know, before you are connected into the meeting.

I appreciate the possibility to participate online at the Virtual Meeting, I wonder how Aegon ensures that online participation will be without issues?

- Aegon offers the application through third parties that have gathered experience with organizing these virtual shareholders' meetings outside the Netherlands. But even though Aegon has given its best efforts to ensure that shareholders are offered a best-in-market service, it cannot guarantee that shareholders may experience issues that are common to any first-generation innovative application.

How do I know this is a safe way to vote?

- The website and the IT solutions used for the Virtual Meeting have been thoroughly tested by various parties.

General questions

Which device should I use to participate online at the Virtual Meeting?

- You can participate at the Virtual Meeting with any device that has a working internet connection and successfully logged in to the virtual environment via www.abnamro.com/shareholder. Please make sure to have installed the latest version of your internet browser: Chrome, Firefox, Edge, or Safari.

I don't have a smartphone, tablet, or pc. Will I be able to participate the Virtual Meeting?

- Unfortunately, in that case you cannot participate in the Virtual Meeting virtually. You can submit a proxy.

My internet connection is not working properly. Will I be able to participate the Virtual Meeting?

- You will need a working internet connection during the meeting. On your phone you can also use a mobile (3G/4G/5G) signal if available or use WiFi.

My battery is almost empty. What do I do?

- You are responsible for a properly functioning and charged device.

Who can I contact if my question is not above?

- You can contact ABN AMRO via email ava@nl.abnamro.com or by telephone +31 (0)20 628 6070.



Thank you





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