



B #:	1503-14
Date:	August 20, 2014
To:	All Clients
Category:	Dividends
From:	Supervisor, Stock Dividend Department
Attention:	Dividend Managers, Cashiers, and Reorganization Managers
Subject:	Optional Dividend: Aegon N.V CUSIP: 007924103 Record Date: 08/25/2014 Payable Date: 09/19/14 Rate: EUR 0.11 per share which equates to an approximate gross rate of USD \$0.147224 per ADR DTC EDS Cut-Off: 09/11/14 8:00 P.M. New York time

*****WARNING TIME CRITICAL*****

Aegon N.V has announced a dividend for the year 2014 at a rate of EUR 0.11 payable in cash or new shares. Citibank is acting as the Transfer Agent for the company's New York Registry Shares (NYRS) program. The Dividend will be paid on 09/19/14 to holders of record at close of business on 08/25/2014.

Option #1 (ADRs): Holders may elect to receive the dividend in new ADRs of Aegon N.V. The stock price of the entitlement will be based on the average trading price on the Euronext Amsterdam Exchange for the five (5) trading days September 8, through September 12, 2014. **This option is not subject to 15% withholding tax.** Cash will be paid in lieu of fractional shares at DTC Client level

The value of the dividend in new ADRs, if elected, will be approximately equal to the value of the dividend in cash.

Option #2 (Cash): Holders may elect to receive the net dividend in cash. The approximate gross rate of the distribution is USD \$0.147224 per ADR. **This option is subject to 15% withholding tax,** the net rate is approximately USD \$0.125140. **(Default)**

Option #3 (Cash): Holders may elect to receive the net dividend in cash at the approximate gross rate of USD of \$0.147224 less \$0.005 tax relief at source processing fee per ADR. **This option not subject to 15% withholding tax,** the approximate net rate is USD \$0.142224.

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B#: 1503-14

DTC clients must enter tax relief requests on DTC's EDS System and provide certain beneficial owner information through the Globe Tax system to certify that all or a portion of their position entitled to the applicable withholding tax rate. **DOCUMENTATION REQUIREMENT – PLEASE SEE GLOBE TAX NOTICE ACCOMPANYING THIS NOTICE FOR INSTRUCTIONS.**

Clients who elect the exempt option for cash (option #3 cash) will be charged a tax relief at source processing fee of \$0.005 per ADR.

The dividend in cash will be calculated using a Euro-U.S. Dollar exchange rate as reported by the European Central Bank on TBA.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.

CLIENTS SHOULD SUBMIT ELECTION INSTRUCTIONS OVER THE PARTICIPANT TERMINAL SYSTEM (PTS) THROUGH THE ELECTIVE DIVIDEND SYSTEM (EDS) FUNCTION.

Clients not responding to the above options by 09/11/2014, 8:00 P.M., New York time, will receive cash less 15% tax this is in accordance with Option #2.

If there are any questions regarding this Important Notice, or the processing of related instructions via EDS, clients should contact DTC's Customer Help Line at (888) 382-2721.

***Important Legal Information:** The Depository Trust Company ("DTC") does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages. To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that maybe imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.*

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AEGON N.V. has announced an interim STOCK / CASH OPTIONAL dividend. Citibank acts as Transfer Agent for the company's New York Registry Shares ("NYRS") program.

Participants can use DTC's Elective Dividend System (EDS) function over the Participant Terminal System (PTS) or TaxRelief option on the Participant Browser System (PBS) web site to certify all or a portion of their position entitled to the applicable withholding tax rate. Use of EDS will permit entitlement amounts to be paid through DTC.

THE CASH OPTION IS THE DEFAULT OPTION

On NYRS Pay Date, holders electing the **CASH OPTION** will receive this dividend net of the full Netherland statutory withholding tax of 15% with the possibility to reclaim as outlined in the below Eligibility Matrix.

DIVIDEND EVENT DETAILS	
COUNTRY OF ISSUANCE	NETHERLANDS
ISSUE	AEGON N.V.
CUSIP#	007924103
TRANSFER AGENT	CITIBANK
NYRS RECORD DATE	AUGUST 25, 2014
NYRS PAY DATE	SEPTEMBER 19, 2014
NYRS GROSS DIVIDEND RATE ON PAY DATE	TBD
ORD GROSS DIVIDEND RATE ON PAY DATE	€0.11
RATIO	1 ORD : 1 NYRS
STATUTORY WHT RATE	15%

CHARGES & DEADLINES (CASH OPTION ONLY)					
FILING METHOD	BATCH	PAYMENT METHOD	TRANSFER AGENT SERVICE CHARGE	MINIMUM SERVICE CHARGE PER BENEFICIAL OWNER	FINAL SUBMISSION DEADLINE
RELIEF AT SOURCE	PAYMENT ON PAY DATE	EDS	\$0.005 per NYRS	\$0	SEPTEMBER 11, 2014
QUICK REFUND	PRIMARY LONG FORM BATCH	CHECK	\$0.010 per NYRS	\$25	OCTOBER 3, 2014
LONG FORM	POST-EDS PROCESS; ONGOING	CHECK	\$0.010 per NYRS	\$25	OCTOBER 31, 2019

RELIEF AT SOURCE (“EDS”) ELIGIBILITY MATRIX (CASH OPTION ONLY)

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
EXEMPT - 0% RELIEF AT SOURCE	15%	US ARTICLE 35 - PENSIONS and IRAs under 401(a), 401(k), 457(b), 403(b), 408, 408(a), 501(a)	IRS FORM 6166 (MUST BE FOR 2014) & ESP SUBMISSION (SELECT RELIEF AT SOURCE OPTION) OR CLIENT LISTING

PARTICIPATING IN RELIEF AT SOURCE IS WHOLLY VOLUNTARY AND DISCRETIONARY, HOWEVER, IT IS THE ONLY WAY TO OBTAIN THE REDUCED WITHHOLDING TAX RATE ON THE PAYABLE DATE.

QUICK REFUND / LONG FORM ELIGIBILITY MATRIX (CASH OPTION ONLY)

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED
UNFAVORABLE - 15%	0%	Non-Treaty Countries	NONE
FAVORABLE - 10% POST-PAY DATE LONG FORM ONLY	5%	Azerbaijan, Bahrain, China, Czech Republic, Hong Kong, India, Indonesia, Kuwait, Oman, Portugal, Qatar, Romania, Saudi Arabia, Slovak Republic, South Africa, Taiwan, United Arab Emirates, Venezuela	1. COVER LETTER (EXHIBIT A) 2. IB 92 UNIVERSEEL
FAVORABLE - 10% POST-PAY DATE LONG FORM ONLY	5%	Ghana, Japan, United Kingdom	1. COVER LETTER (EXHIBIT A) 2. IB 93 UNIVERSEEL
EXEMPT - 0% POST PAY-DATE	15%	US ARTICLE 36—CHARITIES under 501(a), 501(c)(3), 509(a)(1), 509(a)(2), 509(a)(3), 17-(b)	1. ESP SUBMISSION OR COVER LETTER (EXHIBIT A)
EXEMPT - 0% POST-PAY DATE	15%	US ARTICLE 35 - PENSIONS and IRAs under 401(a), 401(k), 457(b), 403(b), 408, 408(a), 501(a)	1. ESP SUBMISSION OR COVER LETTER (EXHIBIT A)
EXEMPT - 0% (FOREIGN TAX EXEMPT) POST-PAY DATE LONG FORM ONLY	15%	Any entity domiciled in a state in which it is not subject to tax on profits, as long as that state has an Exchange of Tax Information Agreement in place with the Netherlands, & that entity would not be subject to profits tax in the Netherlands if it were based therein.	1. COVER LETTER (EXHIBIT A) 2. DIV 16 FORM 3. STAND ALONE CERTIFICATE OF RESIDENCY 4. ARTICLES OF ASSOCIATION

DESCRIPTION OF VARIOUS DOCUMENTATION (CASH OPTION ONLY)

DOCUMENT NAME	DESCRIPTION	ORIGINAL / COPY	SIGNATURE REQUIREMENT
IRS FORM 6166	ISSUED BY THE INTERNAL REVENUE SERVICE, STATING THE NAME AND TAX PAYER IDENTIFICATION NUMBER OF THE BENEFICIAL OWNER. IT MUST BE FOR THE CURRENT TAX YEAR.	ORIGINAL PREFERRED / COPY ACCEPTED	IRS REPRESENTATIVE
IB 92 UNIVERSEEL	DUTCH TAX FORM REQUIRED FOR ANY BENEFICIAL OWNER, DOMICILED IN NON-REMITTANCE-BASED JURISDICTIONS, ATTEMPTING TO RECLAIM THE 5% ENTITLEMENT; THIS FORM MUST BE CERTIFIED BY THE BENEFICIAL OWNER'S LOCAL TAX OFFICE.	ORIGINAL	BENEFICIAL OWNER & MUST BEAR THE STAMP OF LOCAL TAX AUTHORITY
IB 93 UNIVERSEEL	DUTCH TAX FORM REQUIRED FOR ANY BENEFICIAL OWNER, DOMICILED IN REMITTANCE-BASED JURISDICTIONS, ATTEMPTING TO RECLAIM THE 5% ENTITLEMENT; THIS FORM MUST BE CERTIFIED BY THE BENEFICIAL OWNER'S LOCAL TAX OFFICE.	ORIGINAL	BENEFICIAL OWNER & MUST BEAR THE STAMP OF LOCAL TAX AUTHORITY
DIV 16	THIS FORM IS USED TO APPLY FOR A "REFUND FOR FOREIGN BODIES NOT SUBJECT TO ANY TAX ON PROFITS." (SEE ELIGIBILITY MATRIX)	ORIGINAL	BENEFICIAL OWNER
COVER LETTER (EXHIBIT A)	<p>A LISTING OF THE BENEFICIAL OWNERS NAMES, TAXPAYER ID NUMBERS, NUMBER OF SHARES, AND ENTITY TYPE (CHARITY OR PENSION).</p> <p>THE CLIENT LISTING IS PROVIDED TO CITIBANK / GLOBETAX, BY THE PARTICIPANT, EITHER THROUGH ESP SUBMISSION, OR THROUGH TRADITIONAL HARD COPY RECLAIM REQUEST LETTER.</p> <p>IF NOT SUBMITTING YOUR CLAIM VIA ESP, PLEASE CONTACT DUTCHESP@GLOBETAX.COM TO PROCURE A RECLAIM REQUEST LETTER TEMPLATE.</p>	ORIGINAL	DTC PARTICIPANT
ARTICLES OF ASSOCIATION	A DOCUMENT SPECIFYING THE REGULATIONS FOR THE OPERATIONS OF A LEGAL ENTITY. THE ARTICLES OF ASSOCIATION DEFINE THE ENTITY'S PURPOSE, ORGANIZATIONAL STRUCTURE, AND HOW FINANCIAL RECORDS ARE MAINTAINED.	COPY ACCEPTED	PROVIDED BY BENEFICIAL OWNER

CONTACT DETAILS	
PRIMARY CONTACT	KASEY HARBES
DOMESTIC PHONE (U.S.)	1-800-628-4646
DOMESTIC FAX (U.S.)	1-800-633-4646
INTERNATIONAL PHONE	1-212-747-9100
INTERNATIONAL FAX	1-212-747-0029
EMAIL ADDRESS	KASEY_HARBES@GLOBETAX.COM
COMPANY	CITIBANK / GLOBETAX
STREET ADDRESS	90 BROAD STREET 16 TH FLOOR
CITY/STATE/ZIP	NEW YORK, NY 10004
ADDITIONAL CONTACTS	STEPHANIE URUGUTIA
	LAURA GALLO

ESP Electronic Submission Portal powered by **GLOBETAX**

Citibank, now offers ESP powered by GlobeTax, a paperless withholding tax reclaim process, for Exempt Organizations (qualified under Article 36 of the Tax Convention) and Exempt Pension Trusts (qualified under Article 35 of the Tax Convention) to participants holding NYRSs and New York Shares.

These claims should be submitted through the following web site. (Requires a one-time registration)

<https://www.globetaxesp.com>

Please contact Kasey Harbes at 1-800-628-4646 or via email at DutchESP@GLOBETAX.COM if you have any questions about this process.

PLEASE NOTE:
**WHEN SUBMITTING RELIEF AT SOURCE CLAIMS THROUGH ESP,
 YOU MUST SELECT THE RELIEF AT SOURCE OPTION
 AND SUBMIT ALL APPROPRIATE DOCUMENTATION BY THE DEADLINE SET FORTH IN THIS
 IMPORTANT NOTICE.**

**CLAIMS SUBMITTED BY ESP, SELECTING OPTIONS OTHER THAN RELIEF AT
 SOURCE, WILL NOT BE CONSIDERED FOR RELIEF AT SOURCE.**

FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL QUESTIONS (CASH OPTION ONLY)

QUESTION	ANSWER
WILL I RECEIVE A DECLARATION IN LIEU OF DIVIDEND NOTE (“DLD” or “CERT”) FOR MY ARTICLE 35 PENSIONS OR ARTICLE 36 CHARITIES?	NO, GOING FORWARD, ALL DECLARATION IN LIEU OF DIVIDEND NOTES WILL BE MAINTAINED BY THE TRANSFER AGENT, TO BE RELEASED ONLY UPON WRITTEN REQUEST BY THE PARTICIPANT.
AM I REQUIRED TO FILE THROUGH ESP?	NO, YOU MAY SUBMIT A TRADITIONAL CLAIM THROUGH THE MAIL IF YOU CANNOT SUBMIT CLIENT DATA THROUGH ESP. WE STRONGLY SUGGEST LOGGING IN TO ESP TO DOWNLOAD THE TEMPLATE PROVIDED WHEN PREPARING YOUR CLAIM, REGARDLESS OF YOUR ULTIMATE SUBMISSION METHOD.
IS THERE ANY CASE IN WHICH A U.S. RESIDENT 401(a), 401(K), 457(b), 403(b), IRA, ROTH IRA, EMPLOYEE PENSION PLANS OR SIMPLE RETIREMENT ACCOUNT WOULD NOT QUALIFY FOR TREATY BENEFITS UNDER ARTICLE 35 OF THE TREATY BETWEEN THE US AND THE NETHERLANDS FOR THE AVOIDANCE OF DOUBLE TAXATION?	YES, FOR INSTANCE, THESE ACCOUNT TYPES WILL NOT BE CONSIDERED ELIGIBLE FOR TREATY BENEFITS UNDER ARTICLE 35 OF THE TREATY BETWEEN THE US AND THE NETHERLANDS FOR THE AVOIDANCE OF DOUBLE TAXATION IN ANY TAXABLE YEAR IF LESS THAN 70% OF THE TOTAL AMOUNT OF WITHDRAWALS FROM SUCH U.S. TRUST DURING THAT YEAR IS USED TO PROVIDE PENSION, RETIREMENT OR OTHER EMPLOYEE BENEFITS AS MEANT IN ARTICLE 35 OF THE ABOVE MENTIONED TREATY.
DO I NEED TO PHYSICALLY SEND ANY DOCUMENTS TO CITIBANK / GLOBETAX IN ORDER TO PARTICIPATE IN THE RELIEF AT SOURCE PROCESS?	YES, IN ADDITION TO SUBMISSION OF THE CLIENT LISTING VIA ESP, YOU MUST PROVIDE AN IRS FORM 6166 (CURRENT TAX YEAR) FOR EACH BENEFICIAL OWNER.
WILL I BE PAID THROUGH DTC FOR CLAIMS SUBMITTED THROUGH THE RELIEF AT SOURCE PROCESS?	YES.
WILL A “DUTCH QUALIFICATION LETTER” SUFFICE IN LIEU OF A CURRENT YEAR IRS FORM 6166?	NO, AS OF JANUARY 1, 2013 THE DUTCH TAX AUTHORITY NO LONGER ACCEPTS THE DUTCH QUALIFICATION LETTER AS A MEANS OF PROVING EXEMPTION.
MY CLIENT IS UNABLE TO PROVIDE THE REQUIRED DOCUMENTATION BY THE RELIEF AT SOURCE DEADLINE. MAY I STILL SUBMIT THE CLAIM THROUGH ESP?	YES, YOU MAY EITHER PARTICIPATE IN THE QUICK REFUND OR ON-GOING LONG FORM PROCESSES, WITHIN THE STATUTE OF LIMITATIONS.
ONCE I SUBMIT A RELIEF AT SOURCE CLAIM, HOW LONG WILL IT TAKE TO BE PAID?	RELIEF AT SOURCE CLAIMS ARE PAID ON THE NYRS PAY DATE, THROUGH DTC.

FREQUENTLY ASKED QUESTIONS (FAQs) (CONTINUED)

QUICK REFUND QUESTIONS (CASH OPTION ONLY)

QUESTION	ANSWER
DO I NEED TO PHYSICALLY SEND ANY DOCUMENTS CITIBANK IN ORDER TO PARTICIPATE IN THE QUICK REFUND PROCESS?	NO, YOU MUST ONLY PROVIDE THE BENEFICIAL OWNER BREAKDOWN VIA ESP.
WILL I BE PAID THROUGH DTC FOR CLAIMS SUBMITTED THROUGH THE QUICK REFUND PROCESS?	NO, QUICK REFUNDS ON OPTIONAL EVENTS ARE PAID OUT BY CHECK.
ONCE I SUBMIT A QUICK REFUND CLAIM VIA ESP, HOW LONG WILL IT TAKE TO BE PAID?	WE ESTIMATE PAYMENT WITHIN APPROXIMATELY 8 TO 10 WEEKS OF QUICK RECLAIM DEADLINE.
DOES THE QUICK REFUND PROCESS HAVE A MINIMUM POSITION PER BENEFICIAL OWNER REQUIREMENT?	ANY CLAIM FOR BENEFICIAL OWNERS HOLDING LESS THAN 5,000 NYRS WILL BE AUTOMATICALLY HELD AND SUBSEQUENTLY FILED VIA THE TRADITIONAL LONG FORM PROCESS.

LONG FORM QUESTIONS (CASH OPTION ONLY)

QUESTION	ANSWER
HOW LONG DOES IT TAKE FOR PAYMENT ON LONG FORM CLAIMS?	APPROXIMATELY 4-6 MONTHS.
DOES THE LONG FORM PROCESS HAVE A MINIMUM POSITION REQUIREMENT PER BENEFICIAL OWNER?	NO, ALL CLAIMS WILL BE PROCESSED THOUGH THERE IS A MINIMUM FEE OF \$25 PER BENEFICIAL OWNER.
WHAT WILL THE FEE BE IF A BENEFICIAL OWNER'S CLAIM IS FOR LESS THAN \$50?	CITIBANK / GLOBETAX IS WILLING TO WAIVE THE \$25 MINIMUM ON AN EXCEPTIONAL BASIS IN FAVOR OF A SPLIT OF THE RECLAIMED FUNDS OF 50/50 FOR ANY BENEFICIAL OWNER RECLAIMING LESS THAN \$50.
WILL I BE PAID THROUGH DTC FOR CLAIMS SUBMITTED THROUGH THE LONG FORM PROCESS?	NO, YOU WILL BE PAID BY CHECK.

All Post-Electronic Reclaims filing LONG FORM:

U.S. residents and non-U.S. residents who have missed the RELIEF AT SOURCE and QUICK RE-FUND Process deadlines may file for a LONG FORM refund by submitting a claim via either ESP or traditional methods to Citibank / GlobeTax prior to the expiry of the right to claim. Based on their country, that period generally expires five (5) years from the end of the year in which the dividend was paid in the local market. Claims received after the long form deadline will be filed on a best effort basis at the discretion of Citibank / GlobeTax.

All tax information contained in this Important Notice is based on a good faith compilation of information obtained from multiple sources. The information is subject to change. Actual deadlines frequently vary from the statutory deadlines because of local market conditions and advanced deadlines set by local agents. To mitigate risk it is strongly advised that DTC Participants file their claims as soon as possible as the Transfer Agent and/or their agents will not be liable for claims filed less than six months before the specified deadline. In the event that local market rules, whether implemented by a local agent or a Tax Authority, conflict with the information provided in the important notice, either prior to or after publication, the local market rules will prevail.

EXHIBIT A — COVER LETTER *(Please place on your Company Letterhead)*

Tax Relief Request Form

ISSUE: AEGON N.V.
CUSIP: 007924103
RECORD DATE: AUGUST 25, 2014
PAY DATE: SEPTEMBER 19, 2014

<u>Name of Beneficial Owner</u>	<u>Taxpayer I.D. #</u>	<u>Type of Account</u>	<u># of Shares</u>	<u>Reclaim %</u>
1)				
2)				
3) etc. (NOTE: For more than 5 Beneficial Owners, provide an excel breakdown of shareholder information)				

TOTAL SHARES: _____

We ask that GlobeTax, file these withholding tax relief requests for the above-mentioned beneficial owner(s). Please contact the undersigned should you have any questions.

INDEMNIFICATION

I/We have determined that the beneficial owner(s) of the shares (individual or legal entity) is eligible for the preferential rates as stated herein and I declare that I have performed all the necessary due diligence to satisfy myself as to the accuracy of the information submitted to me by these beneficial owners.

I/ We hereby certify that I/We will indemnify Citibank, N.A., (and its agents) for any liability Citibank, N.A. may incur as a result of reliance upon information provided by such Participant in connection with an EDS election, a claim for refund, or a failure to provide information requested by the Dutch Tax Authorities. Citibank, N.A. shall not be liable for failure to secure the refund. The Participant shall be liable for any loss due to foreign exchange fluctuation. The Participant agrees to immediately return to Citibank, N.A. any funds erroneously received as a result of an improper EDS election or refund claim. In addition, The Participant agrees to pay any interest, additions to tax or penalties thereon. This is not tax advice. Please consult your tax advisor.

Sincerely,

Title:
Address:
DTC Participant #:

Completed claims should be sent to:
GlobeTax Services, Inc.
Attn: Dutch Reclaim Team
90 Broad Street, 16th Floor