



<b>B #:</b>	8763-18
<b>Date:</b>	May 23, 2018
<b>To:</b>	All Participants
<b>Category:</b>	Dividends
<b>From:</b>	Supervisor, Stock Dividend Department
<b>Attention:</b>	Dividend Managers, Cashiers, and Reorganization Managers
<b>Subject:</b>	<b>Optional Dividend:</b> AEGON N.V. <b>CUSIP:</b> 007924103 <b>Record Date:</b> 5/23/2018 <b>Payable Date:</b> 6/22/2018 <b>Rate:</b> 0.14 Euro per ordinary share which is equivalent to a gross rate of \$0.164507 USD per ADR <b>DTC CA Web Instruction Cut-Off:</b> 6/14/2018 8:00 P.M. EDT

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

**PARTICIPANTS SHOULD SUBMIT ELECTION INSTRUCTIONS THROUGH THE CORPORATE ACTION WEB INSTRUCTION TAB.**

**RECORD DATE POSITION INFORMATION SHOULD BE CONFIRMED THROUGH THE CA WEB.**

If there are any questions regarding this Important Notice or the processing of CA Web related instructions please contact DTC’s Customer Help Line at (888) 382-2721.

If there are any questions regarding the GlobeTax Important Notice accompanying this Important Notice please contact Joffie Sam at Telephone # 212-747-9100 or via Email at [DutchESP@globetax.com](mailto:DutchESP@globetax.com).

*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 may be 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 a STOCK / CASH dividend. Citibank, N.A. acts as the Depository Bank for the company’s New York Registry Shares (“NYRS”) program.


Participants can use DTC’s Corporate Actions Web (CA Web) instructions tab to certify all or a portion of their position entitled to the applicable withholding tax rate. Use of these instruction methods will permit entitlement amounts to be paid through DTC. By electing, Participants agree to the Agreements, Representations and Indemnification below.

The **CASH OPTION** is the **DEFAULT OPTION**.

On NYRS pay date, all owners electing the **CASH OPTION** will receive this dividend net of the full Netherlands statutory rate with the possibility to obtain relief at source or a post-pay date refund as outlined in the below Eligibility Matrix.

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DIVIDEND EVENT DETAILS	
<b>COUNTRY OF ISSUANCE</b>	NETHERLANDS
<b>ISSUE</b>	AEGON N.V.
<b>CUSIP#</b>	007924103
<b>UNDERLYING ISIN</b>	NL0000303709
<b>TRANSFER AGENT</b>	CITIBANK
<b>NYRS RECORD DATE</b>	MAY 23, 2018
<b>ORD PAY DATE</b>	JUNE 22, 2018
<b>NYRS PAY DATE</b>	JUNE 22, 2018
<b>RATIO (NYRS to ORD)</b>	1 NYRS : 1 ORD
<b>ORD RATE</b>	EUR 0.14
<b>STATUTORY WITHHOLDING RATE</b>	15%
	N/A

**NOTE: SUPPORTING DOCUMENTATION FOR RELIEF AT SOURCE MUST BE RECEIVED BY 5 PM ON JUNE 14, 2018**

## **IMPORTANT CHANGES: NEW DUTCH BENEFICIAL OWNER REGISTRATION PROCESS (QUICK REFUND AND LONG FORM ONLY)**

EFFECTIVE IMMEDIATELY, ALL BENEFICIAL OWNERS MUST BE REGISTERED WITH THE DUTCH TAX AUTHORITIES (DTA) THUS RESULTING IN AN ASSIGNED DUTCH TAX ID # ON FILE WITH GLOBETAX IN ORDER FOR THE BENEFICIAL OWNER'S RECLAIM TO BE FILED FOR DURING THE QUICK REFUND OR LONG FORM PROCESS. ONCE GLOBETAX RECEIVES A VALID CLAIM FROM THE BROKER, GLOBETAX WILL REQUEST THE DUTCH TAX ID # FROM THE DTA. BENEFICIAL OWNERS WITHOUT A DUTCH TAX ID # WILL EXPERIENCE A DELAY IN FILING UNTIL GLOBETAX HAS RECEIVED THE ASSIGNED TAX ID # FROM THE DTA. BROKERS ARE NOT REQUIRED TO SUBMIT A DUTCH TAX ID # IN ORDER TO FILE.

### **QUICK REFUND CHANGES**

BENEFICIARIES CONSIDERED ELIGIBLE ARE THOSE WITH SHARE POSITIONS OF 5,000 SHARES OR MORE AND ASSIGNED DUTCH TAX ID #s AT THE TIME OF ESP SUBMISSION. UPON SUBMISSION, ESP WILL ADVISE BROKERS WHICH BENEFICIARIES WILL BE FILED VIA QUICK REFUND AND WHICH WILL BE MOVED TO LONG FORM.

### **NON-US DOCUMENTATION REQUIREMENT CHANGES**

THE BELOW REQUIREMENTS ARE EFFECTIVE IMMEDIATELY. FURTHER DETAILS REGARDING DOCUMENTATION CAN BE FOUND IN THE "**ELIGIBILITY MATRIX – QUICK REFUND/LONG FORM**" TABLE:

#### NON-US FAVORABLE 10%

- COR
  - TAX YEAR THE SAME AS ORD PAYABLE DATE

#### NON-US EXEMPT 0%

##### DTT CLAIMS

- COR
  - TAX YEAR THE SAME AS ORD PAYABLE DATE
  - MUST STATE EXEMPTION FROM ALL TAXES

##### DUTCH DOMESTIC LAW CLAIMS

- COR
  - TAX YEAR THE SAME AS ORD PAYABLE DATE
  - MUST STATE EXEMPTION FROM ALL TAXES
- RELEVANT DIVIDEND NOTES
  - PENSIONS ARE REQUIRED TO PROVIDE PENSION PLAN AND/OR ANNUAL ACCOUNTS
  - NON-PENSIONS ARE REQUIRED TO PROVIDE ARTICLES OF ASSOCIATION AND/OR TRUST DEED

DTA RESERVES THE RIGHT TO REQUEST FURTHER DOCUMENTS TO PROVE EXEMPTION

## FEES & DEADLINES (CASH OPTION ONLY)

FILING METHOD	BATCH	PAYMENT METHOD	DSC FEE	MINIMUM FEE PER BENEFICIAL OWNER	FINAL SUBMISSION DEADLINE (ESP)
RELIEF AT SOURCE	PAYMENT ON NYRS PAY DATE	VIA DTC	UP TO \$0.0075 PER NYRS	\$0	CA WEB ELECTION DEADLINE: JUNE 14, 2018 (8PM)
					DOCUMENTATION DEADLINE: JUNE 14, 2018 (5PM)
QUICK REFUND	PRIMARY LONG FORM BATCH	VIA CHECK OR ACH	UP TO \$0.01 PER NYRS	\$25.00	JULY 13, 2018 8:00 P.M. EST
LONG FORM	POST-CA WEB PROCESS; ONGOING	VIA CHECK OR ACH	UP TO \$0.01 PER NYRS	\$25.00	OCTOBER 31, 2023 8:00 P.M. EST

## ELIGIBILITY MATRIX – RELIEF AT SOURCE (CASH OPTION ONLY)

RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED	SIGNATURE REQUIRED
<b>EXEMPT - 0%</b>	15%	U.S. ARTICLE 35 - PENSIONS and IRAs under 401(a), 401(k), 457(b), 403(b), 408, 408(a)	<ol style="list-style-type: none"> <li>1. <a href="#">APPENDIX A</a></li> <li>2. ORIGINAL 2018 TAX YEAR 6166</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> <li>2. N/A</li> </ol>

\*NOTE: All documents listed in [BLUE font](#) are generated by GlobeTax's ESP website after submission of beneficial owner data

**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.**

## ELIGIBILITY MATRIX – QUICK REFUND/LONG FORM


RATE DESCRIPTION	RECLAIM RATE	ELIGIBLE RESIDENTS	DOCUMENTATION REQUIRED	SIGNATURE REQUIRED
UNFAVORABLE 15%	0%	NON-TREATY COUNTRIES	NONE	N/A
FAVORABLE 10% POST PAY DATE	5%	AZERBAIJAN, BAHRAIN, CZECH REPUBLIC, CHINA, HONG KONG, INDONESIA, KUWAIT, OMAN, PORTUGAL, QATAR, SAUDI ARABIA, SLOVAK REPUBLIC, SOUTH AFRICA, TAIWAN, UNITED ARAB EMIRATES, VENEZUELA	<ol style="list-style-type: none"> <li>1. ESP SUBMISSION <b>OR</b> COVER LETTER (EXHIBIT A)</li> <li>2. CERTIFICATE OF RESIDENCY (COR)^</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> <li>2. N/A</li> </ol>
FAVORABLE 10% POST PAY DATE	5%	GHANA, JAPAN, UNITED KINGDOM	<ol style="list-style-type: none"> <li>1. ESP SUBMISSION <b>OR</b> COVER LETTER (EXHIBIT A)</li> <li>2. CERTIFICATE OF RESIDENCY (COR)^</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> <li>2. N/A</li> </ol>
EXEMPT 0% POST PAY DATE	15%	U.S. ARTICLE 36 - CHARITIES under 501(c)(3), 509(a)(1), 509(a)(2), 509(a)(3), 17-(b)	<ol style="list-style-type: none"> <li>1. ESP SUBMISSION <b>OR</b> COVER LETTER (EXHIBIT A)</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> </ol>
EXEMPT 0% POST PAY DATE	15%	U.S. ARTICLE 35 - PENSIONS and IRAs under 401(a), 401(k), 457(b), 403(b), 408, 408(a)	<ol style="list-style-type: none"> <li>1. ESP SUBMISSION <b>OR</b> COVER LETTER (EXHIBIT A)</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> </ol>
EXEMPT 0% (FOREIGN TAX EXEMPT) POST PAY DATE	15%	ANY ENTITY DOMICILED IN A COUNTRY 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.	<ol style="list-style-type: none"> <li>1. ESP SUBMISSION <b>OR</b> COVER LETTER (EXHIBIT A)</li> <li>2. CERTIFICATE OF RESIDENCY (COR)^</li> <li>3. ARTICLES OF ASSOCIATION, TRUST DEED, ANNUAL ACCOUNT, AND/OR PENSION PLAN^</li> </ol>	<ol style="list-style-type: none"> <li>1. YES – DTC PARTICIPANT</li> <li>2. N/A</li> <li>3. N/A</li> </ol>

\*NOTE: All documents listed in **BLUE font** are generated by GlobeTax's ESP website after submission of beneficial owner data

**^NOTE: These documents are to be kept on file in case of DTA request. They are not required to be sent to GlobeTax upon ESP submission or filing. GlobeTax will request these documents from you if they are requested by the DTA. Scans will suffice. COR must be same year as ORD pay date.**

DESCRIPTION OF VARIOUS DOCUMENTATION	
DOCUMENT NAME	DESCRIPTION
APPENDIX A (COVER LETTER)	A listing of the beneficial owner's details, taxpayer id numbers, number of DRs, and entity type (charity or pension). The cover letter is provided to BNY Mellon by the participant, either through ESP submission or through traditional hard copy reclaim cover letter.
IRS FORM 6166	<a href="https://www.irs.gov/individuals/international-taxpayers/form-6166-certification-of-u-s-tax-residency">https://www.irs.gov/individuals/international-taxpayers/form-6166-certification-of-u-s-tax-residency</a>
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.

CONTACT DETAILS	
PRIMARY CONTACT	JOFFIE SAM
DOMESTIC PHONE (U.S.)	1-800-915-3536
DOMESTIC FAX (U.S.)	1-800-985-3536
INTERNATIONAL PHONE	1-212-747-9100
INTERNATIONAL FAX	1-212-747-0029
EMAIL ADDRESS	JOFFIE_SAM@GLOBETAX.COM
GROUP EMAIL	DUTCHESP@GLOBETAX.COM
COMPANY	GLOBETAX SERVICES INC.
STREET ADDRESS	ONE NEW YORK PLAZA, 34 <sup>TH</sup> FLOOR
CITY/STATE/ZIP	NEW YORK, NY 10004
ADDITIONAL CONTACTS	SHERELLE ISAACS



powered by **GLOBETAX**

**GlobeTax offers ESP, an electronic withholding tax submission system. This system allows for the secure and simplified transfer of beneficial owner level data from the Participant to GlobeTax and creates applicable documentation on the Participants behalf.**

**Submit the data online through the web site below, print out the document on letterhead, sign, and mail to GlobeTax.**

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

<https://ESP.GlobeTax.com>

**Please contact [support@globetax.com](mailto:support@globetax.com) at 212-747-9100 if you have any questions about this process.**

## FREQUENTLY ASKED QUESTIONS (FAQs)

### GENERAL QUESTIONS (CASH OPTION ONLY)

<b>WILL I RECEIVE A DECLARATION IN LIEU OF DIVIDEND NOTE (“DLD” or “CERT”) FOR MY ARTICLE 35 PENSIONS OR ARTICLE 36 CHARITIES?</b>	<b>NO</b> , ALL DECLARATION IN LIEU OF DIVIDEND NOTES ARE MAINTAINED BY GLOBETAX, TO BE RELEASED ONLY UPON WRITTEN REQUEST BY THE PARTICIPANT.
<b>AM I REQUIRED TO FILE THROUGH ESP?</b>	<b>NO</b> , YOU MAY SUBMIT A TRADITIONAL CLAIM THROUGH STANDARD 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.
<b>IS THERE ANY CASE IN WHICH A U.S. RESIDENT 401(a), 401(K), 457(b), 403(b), IRA, ROTH IRA, EMPLOYEE PENSION PLAN OR SIMPLE RETIREMENT ACCOUNT WOULD NOT QUALIFY FOR TREATY BENEFITS UNDER ARTICLE 35 OF THE TREATY BETWEEN THE U.S. AND THE NETHERLANDS FOR THE AVOIDANCE OF DOUBLE TAXATION?</b>	<b>YES</b> , FOR INSTANCE, THESE ACCOUNT TYPES <b>WILL NOT</b> BE CONSIDERED ELIGIBLE FOR TREATY BENEFITS UNDER ARTICLE 35 OF THE TREATY BETWEEN THE U.S. AND THE NETHERLANDS FOR THE AVOIDANCE OF DOUBLE TAXATION IN ANY TAXABLE YEAR IF <b>LESS THAN 70%</b> 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.
<b>WILL GLOBETAX ACCEPT CLAIMS FILED DIRECTLY TO THEM BY BENEFICIAL OWNERS?</b>	GLOBETAX ONLY ACCEPTS CLAIMS FILED BY THE DTC PARTICIPANT WHO HELD THE SECURITIES THROUGH DTC AND ONLY TO THE EXTENT THAT DTC HAS REPORTED THESE HOLDINGS TO US AS VALID.
<b>IS THERE A POSSIBILITY OF AUDIT BY THE LOCAL TAX AUTHORITY?</b>	<b>YES</b> , THE DTA RESERVES THE RIGHT TO REQUEST FURTHER INFORMATION AND DOCUMENTATION REGARDING SUBMITTED CLAIMS.
<b>CAN CLAIMS BE FILED UNDER A TRUSTEE ADDRESS?</b>	<b>NO</b> , FULL BENEFICIAL OWNER ADDRESSES ARE REQUIRED FOR ALL FILINGS IN THE NETHERLANDS.

### QUICK REFUND / LONG FORM QUESTIONS (CASH OPTION ONLY)

<b>WILL I BE PAID THROUGH DTC?</b>	<b>NO</b> , YOU WILL BE PAID BY CHECK.
<b>DO I NEED TO PHYSICALLY SEND ANY DOCUMENTS TO GLOBETAX IN ORDER TO PARTICIPATE?</b>	ARTICLE 35 U.S. PENSION & IRAS AND ARTICLE 36 U.S. CHARITABLE ENTITIES MUST ONLY PROVIDE THE BENEFICIAL OWNER BREAKDOWN VIA ESP. NON-U.S. EXEMPT ENTITIES MUST PROVIDE THE BENEFICIAL OWNER BREAKDOWN VIA ESP AND COR, TRUST DEED, ANNUAL ACCOUNT, AND/OR PENSION PLAN UPON REQUEST. NON-US ENTITIES CLAIMING THE FAVORABLE RATE MUST PROVIDE THE BENEFICIAL



	OWNER BREAKDOWN VIA ESP AND THE COR UPON REQUEST.
<b>DOES THE PROCESS HAVE A MINIMUM POSITION REQUIREMENT PER BENEFICIAL OWNER? WHAT WILL THE FEE BE IF A BENEFICIAL OWNER'S CLAIM IS FOR LESS THAN \$50?</b>	<b>NO</b> , ALL CLAIMS WILL BE PROCESSED THOUGH THERE IS A MINIMUM FEE OF \$25 PER BENEFICIAL OWNER. GLOBETAX WAIVES THE \$25 MINIMUM ON AN EXCEPTIONAL BASIS IN FAVOR OF A SPLIT OF THE RECLAIMED FUNDS (50/50) FOR ANY BENEFICIAL OWNER RECLAIMING LESS THAN \$50.
<b>IS THE PROCESS FREE OF CHARGE?</b>	<b>NO</b> . THIS TAX RECLAIM ASSISTANCE SERVICE IS WHOLLY VOLUNTARY AND DISCRETIONARY. FEES WILL BE CHARGED FOR THIS ASSISTANCE SERVICE OF UP TO \$0.01 PER SHARE FOR STANDARD RECLAIMS WITH A MINIMUM OF \$25.00. RECLAIMS RECEIVED POST DEADLINE CANNOT BE ASSURED AND MAY BE SUBJECT TO A PER BENEFICIARY FEE AS WELL AS OTHER CHARGES, FEES OR EXPENSES PAYABLE BY OR DUE TO GLOBETAX OR ITS AGENTS, INCLUDING THE TAX AUTHORITIES. IN ADDITION, CHARGES MAY APPLY TO ANY LONG FORM CLAIMS REJECTED OR NOT ACCEPTED BY THE TAX AUTHORITY. FEES PAID TO GLOBETAX MAY BE SHARED WITH ITS AGENTS.
<b>IS THIS PROCESS FOR TAX RELIEF OFFERED BY GLOBETAX AN OPTIONAL PROCESS?</b>	<b>YES</b> , THIS IS A DISCRETIONARY, OPTIONAL SERVICE.

## FORMS AND ATTACHMENTS

*\*Double click on respective icon to view attachment.*

### APPENDIX A – COVER LETTER

*\*\*For Non-ESP users ONLY*



APPENDIX A.pdf

### APPENDIX A – EXCEL BREAKDOWN

*\*\*For Non-ESP users ONLY*



EXCEL  
BREAKDOWN.xls