



SAECURE 21

Investor Presentation

May 2023



Helping people live their best lives

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Content

01 Executive summary

Slides 6 - 7

02 SAECURE 21 – Transaction overview

Slides 8 - 15

03 Aegon highlights

Slides 16 - 20

04 Mortgage loan business & origination

Slides 21 - 26

05 The Dutch mortgage and housing market and Aegon's place within

Slides 27 - 34

06 SAECURE program performance

Slides 35 - 40

07 Appendix I – Additional SAECURE 21 specifics

Slides 41 - 45

08 Appendix II – Generic Aegon Hypotheken mortgage business information

Slide 46 - 56

09 Contacts

Slide 57



Executive summary

Executive summary

SAECURE 21

- The SAECURE 21 transaction includes EUR [•]m of [4.94]¹ year Mortgage Backed Class A Notes that will be rated [AAA(sf)] / [AAAsf] by S&P Global Ratings and Fitch Ratings
- The transaction benefits from a 25-year Interest Rate Cap with a [•]% strike price²
- The issuance is collateralized by first and sequentially lower ranking secured, owner occupied, prime Dutch residential mortgage loans originated by Aegon Hypotheken and Aegon Levensverzekering and serviced by Aegon Hypotheken
- The portfolio primarily consists of fixed rate mortgage loans
- The SAECURE 21 transaction comprises of EUR denominated (Reg S only) notes

The SAECURE program

- 20 SAECURE transactions issued since 2000, SAECURE 1 through 15 called at FORD
- SAECURE portfolios are representative of Aegon's total portfolio with a stable and strong performance
- The SAECURE program had a total outstanding net balance of EUR 5.13bn³ across 5 transactions SAECURE 16 to 20, as at the end of January 2023

Aegon's mortgage business in the Netherlands

- Aegon is one of the top 5 lenders in the Dutch residential mortgage market and has demonstrated the ability to successfully adjust to changing market conditions, including the COVID-19 pandemic
- Aegon Group announced the combination of its Dutch pension, insurance, banking and mortgage origination activities with a.s.r. The transaction is expected to close in the second half of 2023
- The historical performance of Aegon's total residential mortgage loan portfolio has been in line with the prime Dutch mortgage market

¹ Based on, inter alia, a CPR of [6]%, no defaults/delinquencies, no Further Advances and an assumed redemption of the Notes on the FORD

² The strike price rate will be set at closing, at a level between 1.0% to 1.2%

³ Net Outstanding Balance at the end of the January 2023 Reporting Period, includes retained SAECURE 17 & 19 transactions



SAECURE 21

Transaction overview

Transaction highlights

Capital structure

Note class	Amount	Status	CE ¹	Coupon up to and including FORD ²	Coupon after FORD	Class A Excess Consideration ³	WAL ⁴	FORD	Final maturity	S&P/ Fitch
A	[93.75%]	Offered	[7.5%]	3mE + [•] bps	Min (3mE; [6.5]%) + [•] bps	Max (3mE –[6.5]%; 0%) + [•] bps	[4.94] yrs	[October 2029]	[April 2090]	[AAA(sf)/ AAAsf]
B	[6.25%]	Retained	[1.25%]	0%	0%	0%	[6.53] yrs	[October 2029]	[April 2090]	NR
Total	[100%]									
C	[1.25%]	Retained	0.0%	0%	0%	0%	N.A.	N.A.	[April 2090]	NR

¹Credit enhancement includes the Reserve Account of [1.25]% as a percentage of the Class A and B Notes at closing and excludes excess spread

²After the FORD, a step-up equal to the Class A Excess Consideration will be payable, which will be subordinated to certain payments in the Interest Priority of Payments

³Post-FORD, the Class A Notes will be paying a senior floating coupon based on the 3m EURIBOR, capped at [6.5]% (the EURIBOR Agreed Rate) plus the Class A Step-Up Margin. The Class A Step-up Margin will equal the lower of (i) the Class A Notes Margin and (ii) 40bps

⁴Based on, inter alia, a CPR of [6]%, no defaults/delinquencies, no Further Advances and an assumed redemption of the Notes on the FORD

Main features & industry compliance

- The interest rate risk is mitigated by a 25-year Interest Rate Cap provided by BNP Paribas SA
- Credit enhancement (excluding excess spread) of [7.5]% for the Class A Notes is provided by:
 - Subordination of Class B Notes [6.25]%
 - Reserve account of [1.25]% at closing
- Prime Collateralised Securities (PCS) has been engaged to assess compliance with:
 - EU Securitisation Regulation (the STS Verification)
 - CRR regarding STS-Securitisations (the CRR Assessment and the LCR Assessment)
- The Class A Notes are intended to be held in a manner which will allow Eurosystem eligibility
- Transaction is compliant with the RMBS Standard of the Dutch Securitisation Association
- Aegon has undertaken to retain on an ongoing basis a material net economic interest of not less than 5 per cent. in the securitisation in accordance with Article 6(1) of the EU Securitisation Regulation

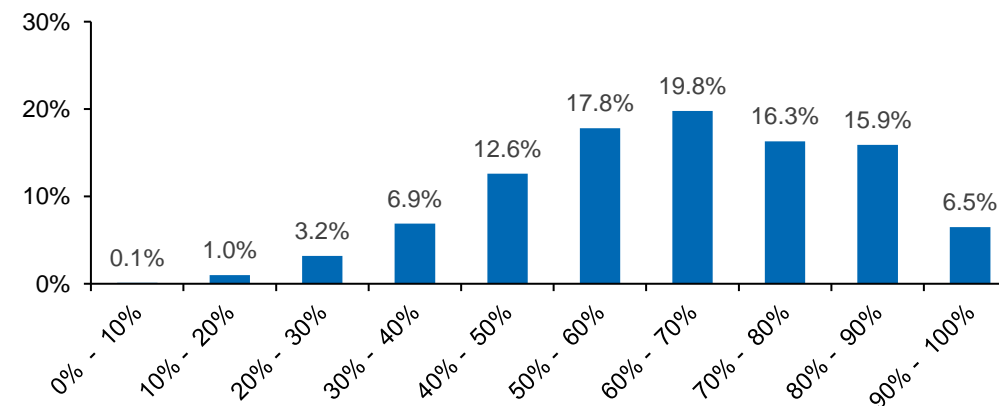
Portfolio characteristics (I)

Key characteristics

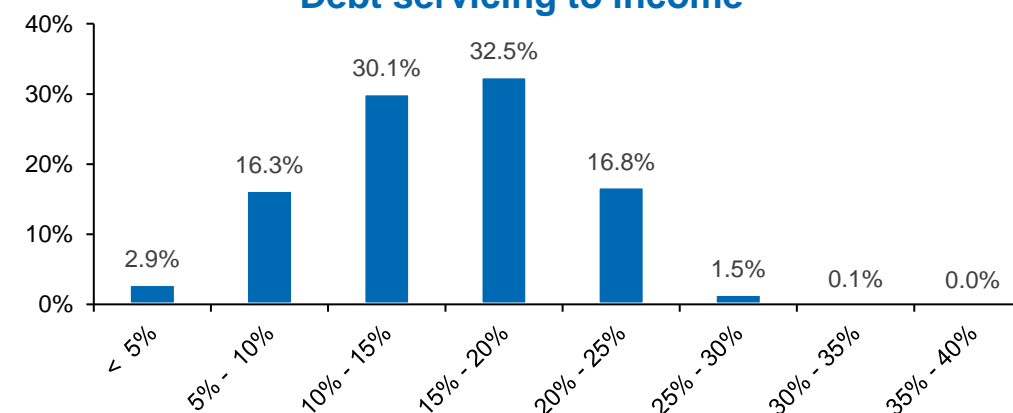
Principal balance	€ 649,741,374.91
Value of savings deposits	€ 9,739,776.14
Net principal balance	€ 640,001,598.77
Construction deposits	€ 9,785,194.90
Net principal balance excl. construction and saving deposits	€ 630,216,403.87
Number of borrowers	2,393
Number of loan parts	6,269
Average principal balance (per borrower)	€ 267,447.39
Weighted average current interest rate (%)	2.17
Weighted average maturity (in years)	26.85
Weighted average remaining time to interest reset (in years)	19.83
Weighted average seasoning (in years)	2.33
Weighted average CLTOMV (%)	71.21
Weighted average CLTIMV (%)	63.61
Weighted average Debt Service to Income (%)	14.96
Weighted average LTI	3.90

Source: Provisional portfolio as per January 31, 2023

Current loan to indexed market value



Debt servicing to income



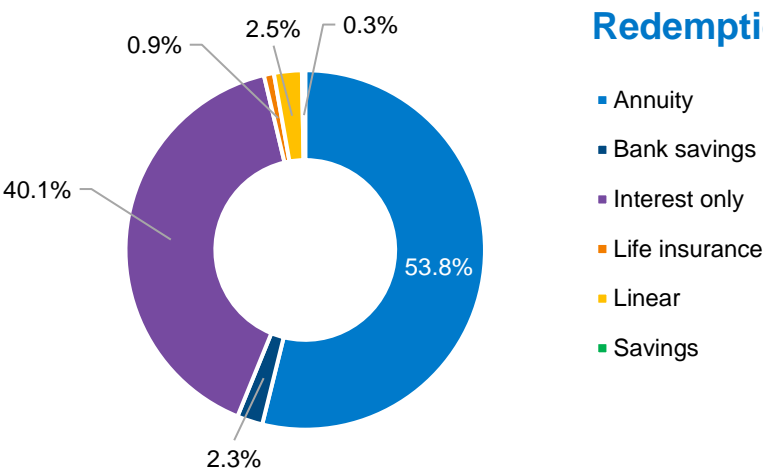
Portfolio characteristics (II)

Geographical distribution

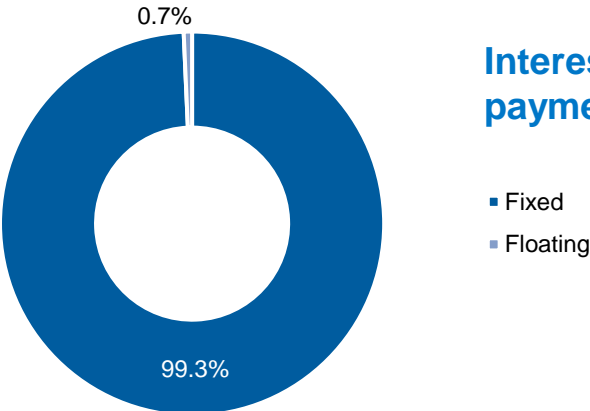


Drenthe	3.0%
Flevoland	2.5%
Friesland	3.9%
Gelderland	14.3%
Groningen	3.4%
Limburg	5.8%
Noord-Brabant	13.7%
Noord-Holland	15.7%
Overijssel	8.5%
Utrecht	8.7%
Zeeland	2.1%
Zuid-Holland	18.4%

Redemption type



Interest payment type



Source: Provisional portfolio as per January 31, 2023

Risk mitigating features

Credit enhancement

Subordination is provided by Class B Notes [6.25]%

The Reserve Account

- The Reserve Account will be funded at closing at [1.25]% of the Class A & B Notes and has a target level of [1.25]% of the balance of the Class A & B Notes at closing
- The reserve account will not amortize as long as the Class A Notes are outstanding

Excess Spread

Pre-FORD:

- The excess spread equals the difference between the interest received on the mortgage portfolio and the interest paid on the Notes, subject to payout from the Interest Rate Cap Provider if and when applicable

Post-FORD:

- Any interest receipts remaining after paying Class A Excess Consideration will be diverted in the form of Class A Additional Redemption Amounts to the Principal Available Amount for the accelerated redemption of the Class A Notes

Commingling risk

- All borrowers pay into the Originator Collection Account (held at ABN AMRO Bank N.V. (A/A1/A) (S/M/F) by means of direct debit on the first business day of each month
- On each mortgage collection payment date the Seller will transfer to the Issuer the scheduled amount of principal and interest and an estimated amount of prepaid principal (120% of the previous month's prepayments)
- Following an Assignment Notification Event and expiry of any applicable grace period, the Seller undertakes to immediately notify the Borrowers and any other relevant party, of the assignment of mortgage loans and the beneficiary rights relating thereto where after Borrowers will make payments directly to the Issuer

Cash advance facility

- Cash Advance Facility is [1.00]% of the outstanding balance of the Class A Notes with a floor of [0.75]% of the Class A Notes at closing
- The Cash Advance Facility may only be used to pay senior expenses and interest due on the Class A Notes
- Cash Advance Facility is provided by BNG Bank N.V. (AAA/Aaa/AAA) (S/M/F)

Set-off risk

- Fitch and S&P have both considered the potential set-off exposure related to life insurance, bank and savings Mortgage Loans in determining the credit enhancement levels
- Structural features mitigate set-off risk on life insurance, bank and savings Mortgage Loans by means of, amongst other things, the sub-participation agreements

Indicative amortization profile of the notes

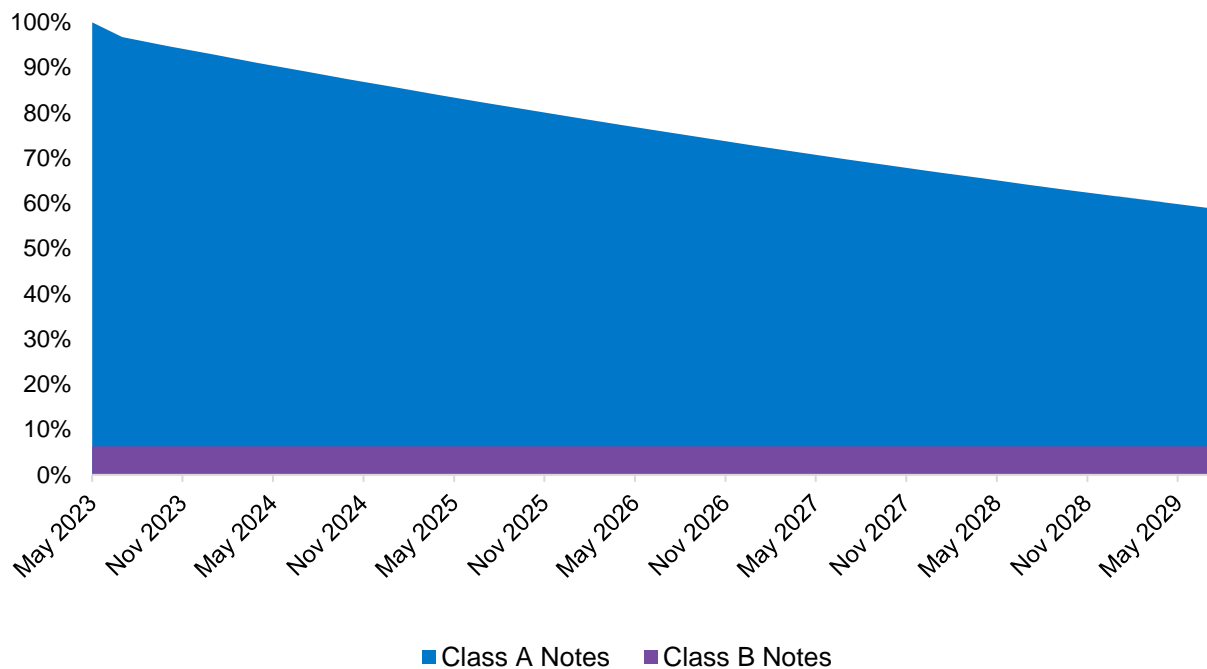
Assumptions

- Closing on [May 24, 2023]
- Call at the FORD
- No defaults / delinquencies
- CPR of 6%
- No repurchases and further advances

WAL table of class A notes

CPR	0%	3%	6%	10%	15%
Class A	[6.09] years	[5.48] years	[4.94] years	[4.29] years	[3.59] years

Indicative amortization profile of Class A and B notes (6% CPR)



Source: Aegon analysis, provisional pool as per January 31, 2023

Interest hedging arrangements

25-year Interest Rate Cap

- The Issuer will enter into an Interest Rate Cap agreement with BNP Paribas SA for 25 years with a strike price at [•]%¹
- The Interest Rate Cap agreement complies with the structured finance criteria of S&P and Fitch
- Under such Interest Rate Cap agreement the Issuer pays an upfront premium to the Interest Rate Cap provider on the Closing Date
- Predetermined notional schedule based on the outstanding notional of the Class A Notes, with a CPR of [3.5]% per annum

Post-FORD interest rate risk

- The Interest Rate Cap will remain in place for another [19] years after FORD
- Post-FORD, the Class A Notes will be paying a senior floating coupon based on the 3m EURIBOR, capped at [6.5]% (the EURIBOR Agreed Rate) plus margin
- In case the Class A Notes are not redeemed at the FORD, the margins after the FORD will stay at the same level as before the FORD. In addition, the relevant Class A Excess Consideration on the Class A Notes will be payable and will be subordinated in the relevant Priority of Payments (pre-enforcement and post-enforcement) to amongst others the Class A Principal Deficiency Ledger (“PDL”) and the Reserve Account replenishment

Mitigating call risk

- The Class A Excess Consideration payment ranks ahead of the Class B Notes. This may lead to losses for Aegon Hypotheken (as the Class B Noteholder) in high interest rate scenarios
- Following the FORD the Class A Notes will benefit from a margin step-up equal to [•]bps
- After the FORD, available revenue funds remaining after paying the Class A Excess Consideration Deficiency Ledger will be added to the available principal funds for the accelerated redemption of the Class A Notes, serving as a mitigant to call risk
- As of [October 2030] (1 year Post-FORD), the Issuer will have the option to sell the loan portfolio if the sale would generate sufficient proceeds to redeem the Class A Notes only, including any accrued and unpaid interest (together with Class A Excess Consideration)
- With an indicative credit enhancement of around [14.2]%² on the notes payment date falling in [October 2030], this effectively allows for a discount on the sale of the mortgage portfolio to redeem the Class A Notes

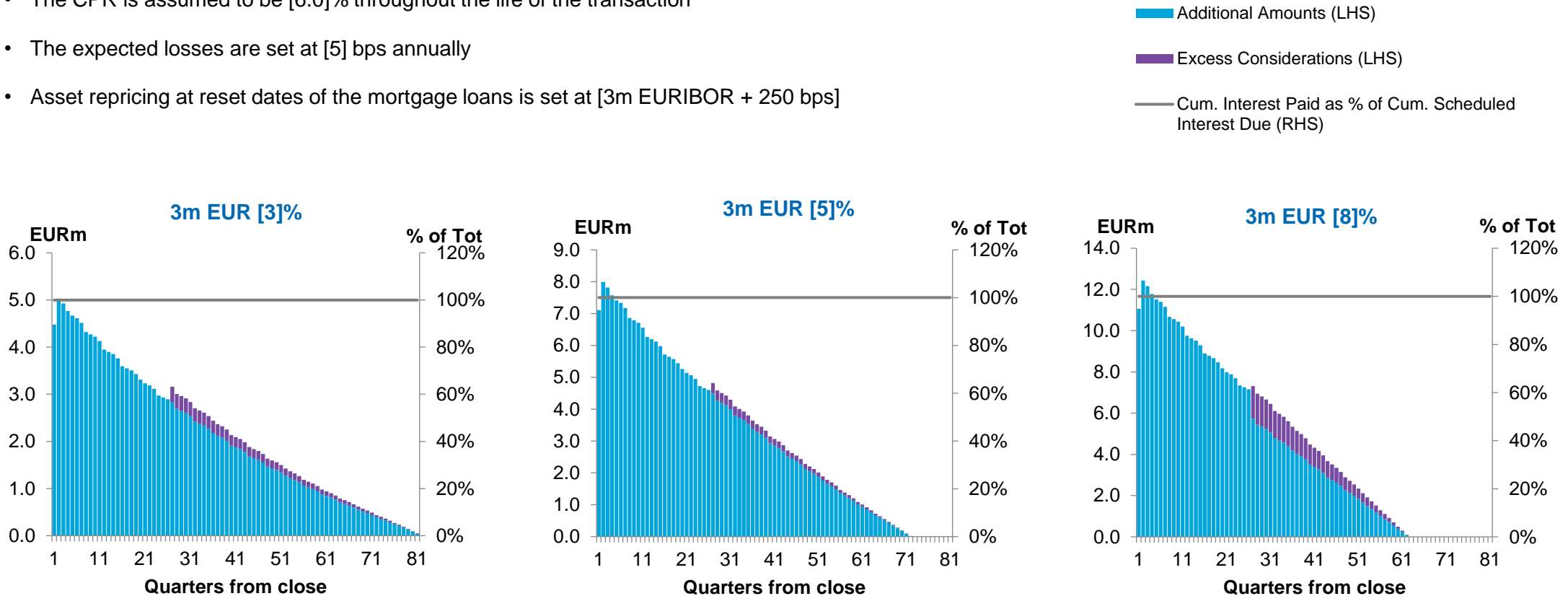
¹The strike price rate will be set at closing, at a level between 1.0% to 1.2%

²Subject to an estimated CPR of 6% to FORD without defaults and delinquencies and no Further Advances/replacements

Indicative Class A revenue breakdown

Underlying assumptions

- Three interest rate scenarios: 3m EURIBOR rates flat at [3]%, [5]%, and [8]%
- The CPR is assumed to be [6.0]% throughout the life of the transaction
- The expected losses are set at [5] bps annually
- Asset repricing at reset dates of the mortgage loans is set at [3m EURIBOR + 250 bps]





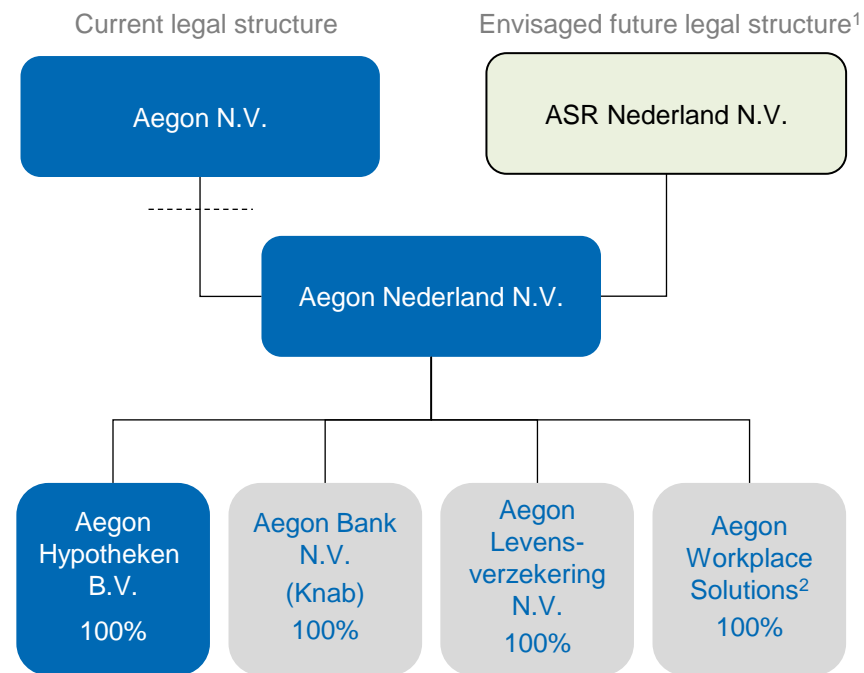
Aegon highlights

Position of Aegon Hypotheken

Position of Aegon Hypotheken B.V.

- On 27 October 2022 Aegon Group announced that it reached an agreement with a.s.r. to combine its Dutch pension, insurance, banking, and mortgage origination activities with a.s.r. Both shareholders of a.s.r. and Aegon approved for the proposed combination in January 2023
 - The closing of the transaction is further subject to customary conditions, including regulatory and antitrust approvals and the completion of the works council consultation processes of both Aegon and a.s.r.
 - Based on the required steps, and necessary approvals, the transaction is expected to close in the second half of 2023
- Aegon Hypotheken B.V. is a leading originator of mortgages through IFAs in the Netherlands and has adopted a successful hybrid business model of fee & spread business with an Originate to Distribute (OtD) model

Simplified organization structure



¹The envisaged future legal structure is still subject to all required formal approvals

²Workplace Solutions consists of the following business units: Aegon Capital, Robidus, TKP, Aegon Schadeverzekering, Nedasco and Aegon Advice en Bemiddeling

The Netherlands at a glance



What we do

In the Netherlands, Aegon is one of the best-known names in the Dutch financial sector, and a leading provider of life insurance and pensions. Our operations in the Netherlands also include banking, general insurance and mortgages



Locations

The Hague, Amsterdam, Leeuwarden and Groningen



Customers

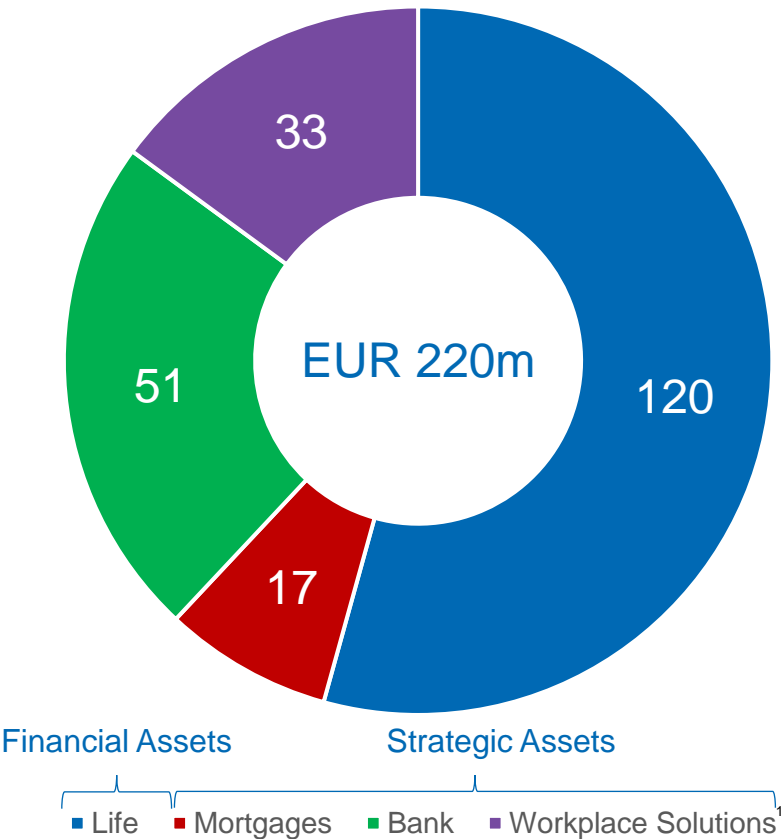
More than 2 million customers in the Netherlands
(December 31, 2021)



Employees

Over **3,300** employees
(December 31, 2021)

Operating result (Q4 2022)



Source: Aegon's 2022 Quarterly reporting
¹Workplace solutions includes Non-Life, Cappital, TKP, Nedasco and Robidus

Aegon Hypotheken

Organizational setup Aegon Hypotheken



Our mission

Happy, loyal customers & advisors and a growing sustainable mortgage portfolio



Locations

Leeuwarden and The Hague



Customers

Over **278,000** mortgage clients
(December 31, 2022)

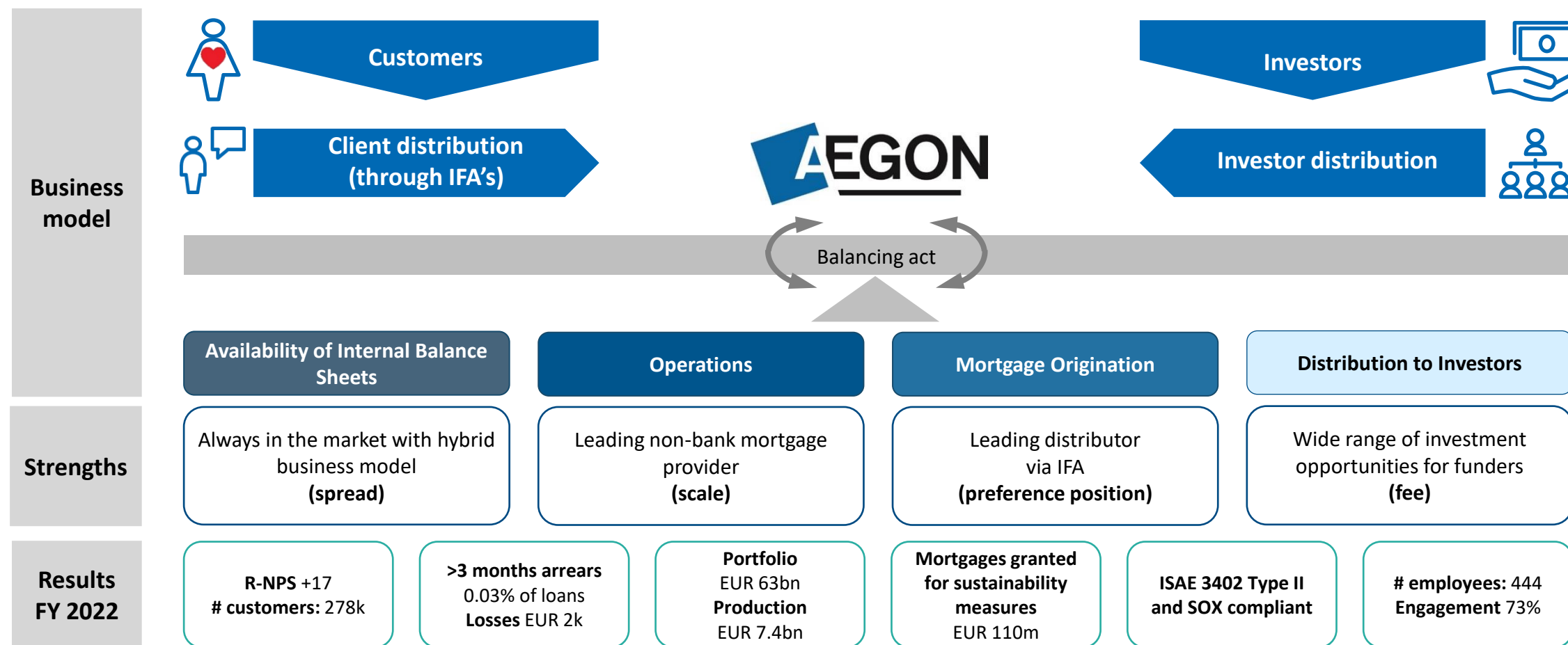


Employees

Over **444** employees (internal & external, fte)
(December 31, 2022)

Aegon Hypotheken business model

We grow fee business through AuA increase, and enable asset strategies and spread generation for internal balance sheets by balancing origination and funding





Mortgage loan business & origination

Aegon Hypotheken mortgage-lending organization

A trusted party



Aegon Hypotheken is a 100% subsidiary of Aegon Nederland



Aegon applies the COSO framework for Enterprise Risk Management (ERM)



Since 2015, Aegon Hypotheken annually publishes an ISAE 3402 Type II Report¹



Sales and advice is provided by intermediaries, while all underwriting decisions are made by Aegon Hypotheken

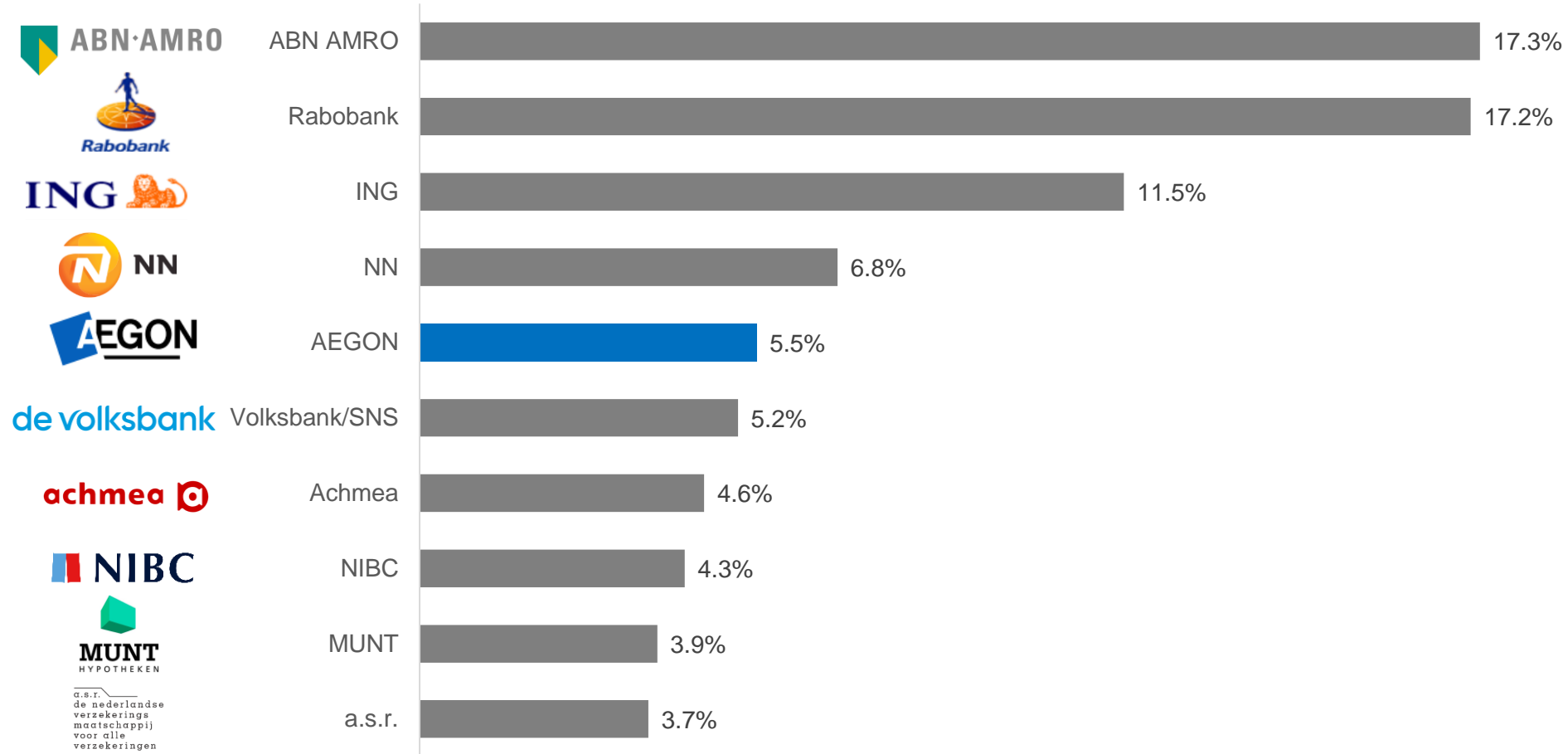


Underwriting, servicing and credit management processes are documented, periodically reviewed and regularly audited (including, if applicable, SOX compliance)

¹International assurance standard on the controls at a service organization

Aegon in the Dutch mortgage market

5th largest mortgage lender with 5.5% market share in 2022 new issuance



Source: Land Registry (Kadaster) (FY 2022)

Diversified funding of Aegon's mortgage loans

Competitive advantages

- Strong position with independent financial advisors
- Straight through processing
- Leading mid-office capabilities
- Active in all maturities
- One IT platform

Origination vehicle

- Aegon Hypotheken B.V.

Mortgage allocation

- Vertical slice model
- Similarity based on certain pre-specified risk-return characteristics guaranteed

Nominal mortgage amounts

(FY 2022 in EUR bn)

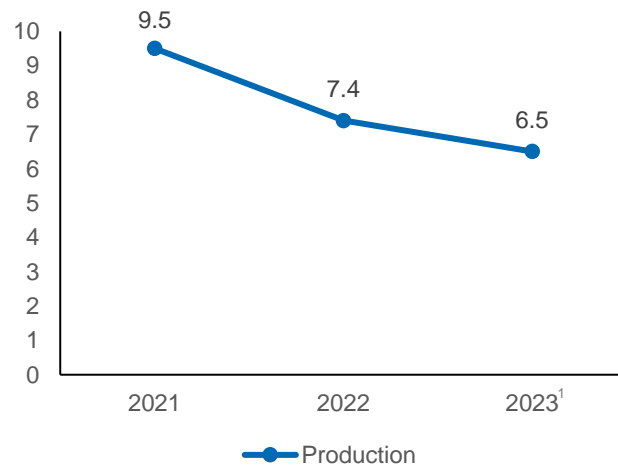
3	Covered Bond Programmes	<ul style="list-style-type: none"> • Registered SBCB Programme, with a nominal value of outstanding bonds of EUR 0.5bn • All new CB issuances in soft bullet format • Registered CPTCB programme since 2015, with a total nominal value of outstanding bonds of EUR 2.0bn
5	RMBS – SAECURE Programme	<ul style="list-style-type: none"> • Funding diversification • 20 deals issued since 2000, with SAECURE 16, 17^(Retained), 18, 19^(Retained) and 20 still outstanding
7	Aegon Bank	<ul style="list-style-type: none"> • Offering products to customers on both sides of the balance sheet
31	Fee business	<ul style="list-style-type: none"> • Full risk transfer • Attractive mortgage fund solutions (DMF I and DMF II) and tailored whole loan solutions
12	Aegon Life	<ul style="list-style-type: none"> • Long-dated assets • Good match against liabilities
<1	Aegon non-life	<ul style="list-style-type: none"> • Supports investment income

Diversified funding

Diversified funding sources allow Aegon to grow its portfolio

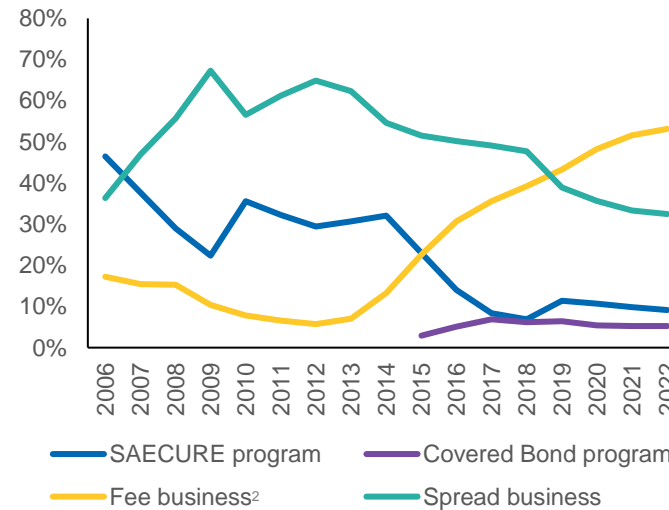
New production

In EUR bn



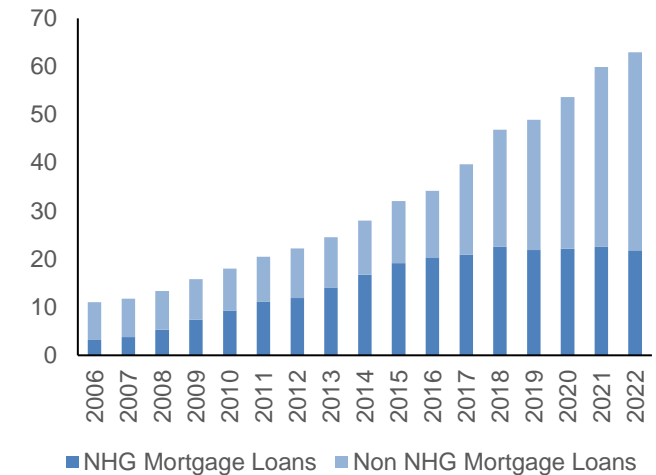
Funding type

As % of total portfolio



Total Mortgage loan portfolio

In EUR bn



Source: Aegon (2006 – 2022)

¹2023 expected production

²Fee business constitutes no funding implications for Aegon (only servicing and no refinancing risk)

Key mortgage loan products

Repayment mortgage loans

Annuity mortgage loans

- Fixed monthly payments

Linear mortgage loans

- Principal component comprising an equal, fixed amount each month

Interest-only mortgage loans

Interest-only mortgage loans

- Borrowers do not make any principal repayments until maturity

Savings mortgage loans (not offered to new clients anymore)

Savings mortgage loans

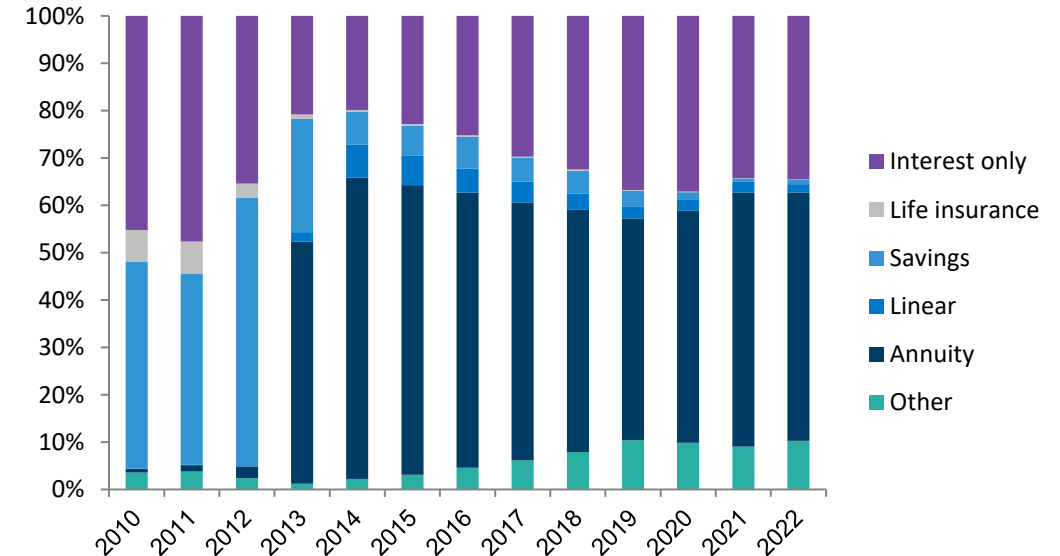
- Borrowers do not make any principal repayments but instead make payments into a savings account with an insurance company or bank

Life mortgage loans

- Borrowers do not make any principal repayments but have an insurance policy, into which they pay a monthly premium, which is either expected or guaranteed to repay (part of) the mortgage loan at maturity

Redemption types for new origination of mortgage loans of Aegon portfolio

Source: Aegon (2006 – 2022)



- Aegon offers several mortgage loan products. Since January 1st 2013 only amortizing mortgage loans are eligible for tax deductibility, resulting in a steep increase in the volume of annuity mortgage loans being originated
- Tax deductibility on outstanding mortgage loan products is grandfathered by the tax authorities



The Dutch mortgage and housing market and Aegon's place within

Facts and figures Dutch mortgage market

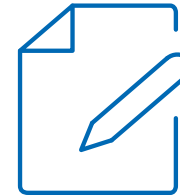
Total mortgage production amounted to a **level of €154bn (YoY -5.5%)** in 2022



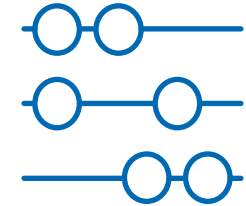
Lower demand in the **second time buyer & refinancing segment (YoY -11%)**



HDN registered **521,433 mortgage applications in 2022 (YoY -7.3%)**



HDN registered a **higher number of applications** for refinancing compared to new loans in 2022



Number of permissions for newly built properties **slowing down (YoY -16%)**



Coupons increased with approximately 3% to 3.5% in 2022



Average mortgage size new loans slightly decreased to €343,600 in 2022 (YoY -1%)



ESG has become a hygiene factor in the Dutch mortgage market



Policy developments Dutch mortgage market

Policies aimed at reducing risk and improving accessibility for first time buyers

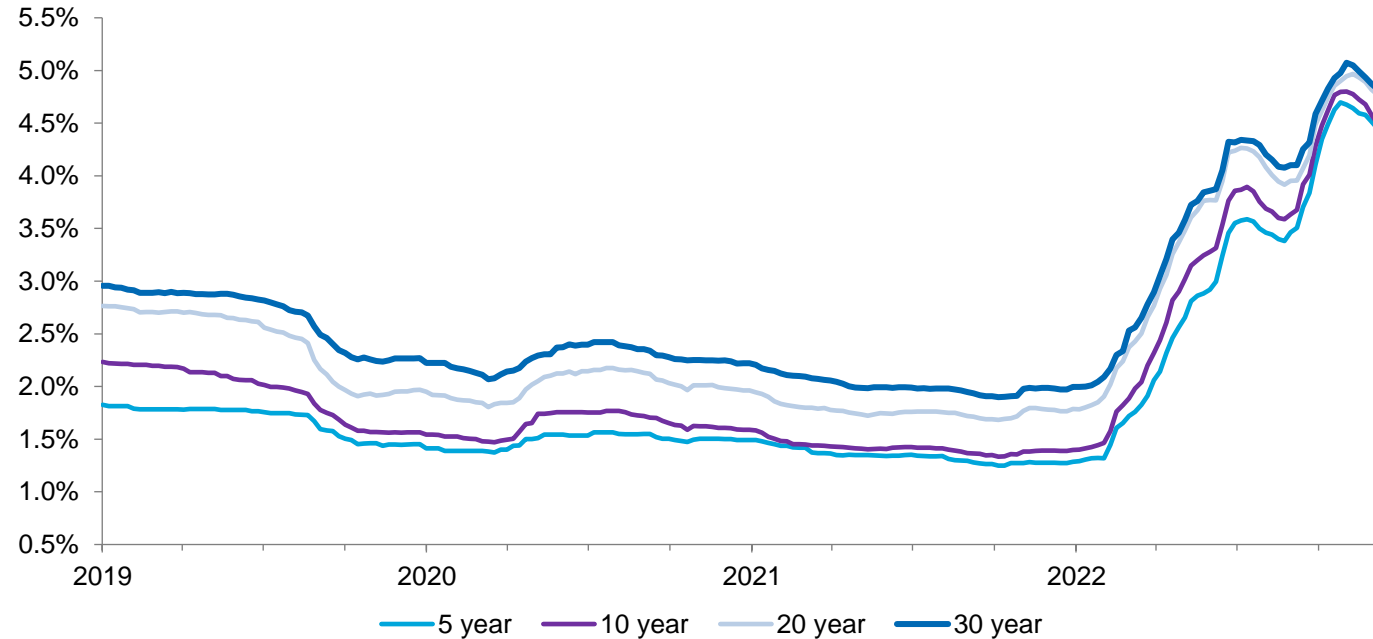
	2018	2019	2020	2021	2022	2023
Aegon specific developments		Implementation of automatic LTV migration Aegon stops offering interest rate averaging	Temporary stricter underwriting criteria in response to COVID-19	Introduction LTV 106% for sustainability measures Increased granularity in offered LTV buckets	Introduction Desktop Valuations Extended construction deposit term for newly built homes Limit situations where 'explain' is possible	Introduction of the "EnergySaveBudget"
LTV & Interest deductibility	LTV: 100% Interest deductibility: 49.5%	LTV: 100% Interest deductibility: 49% In 2020-2023 decrease by 3% per year	Interest deductibility: 46%	Interest deductibility: 43%	Interest deductibility: 40%	Interest deductibility: 36.93% - Final decrease
Tax regulations		Gradually restructured income tax system to 2 tariffs in 2021		Transfer tax for house buyers younger than 35 abolished for house prices of 440k or less & increased to 8% for investors		'Jubelton' arrangement expires: Transfer tax for investors increased to 10.4%
NHG	Maximum amount set at EUR 265k	Maximum amount set at EUR 290k	Maximum amount set at EUR 310k NHG fee reduced to 0.7% of loan amount	Maximum amount set at EUR 325k	Maximum amount set at EUR 355k NHG fee reduced to 0.6% of loan amount	Maximum amount set at EUR 405k
Other Regulations	Phase out 'Hillen-arrangement' (tax relief for nearly repaid mortgages) over 30 years	Introduction of 'aflossingsblij' initiative	Partner income counts for 80% in calculating maximum mortgage amount allowed (up from 70%) ¹	Partner income counts for 90% in calculating maximum mortgage amount allowed (up from 80%) ¹		Partner income counts for 100% in calculating maximum mortgage amount allowed (up from 90%)

¹Please note that only in determining the applicable 'woonquote' (share of income that can be used for housing expenses) a percentage of the partner income is taken into account. In the second step (calculating the amount of financing that can be granted) the full 100% of partner income is always taken into account

Policy developments Dutch mortgage market

Increasing mortgage rates

Average mortgage rates: 100% LTV (Non NHG)



Higher rates make refinancing and moving house less attractive, which is currently leading to lower mortgage market volumes

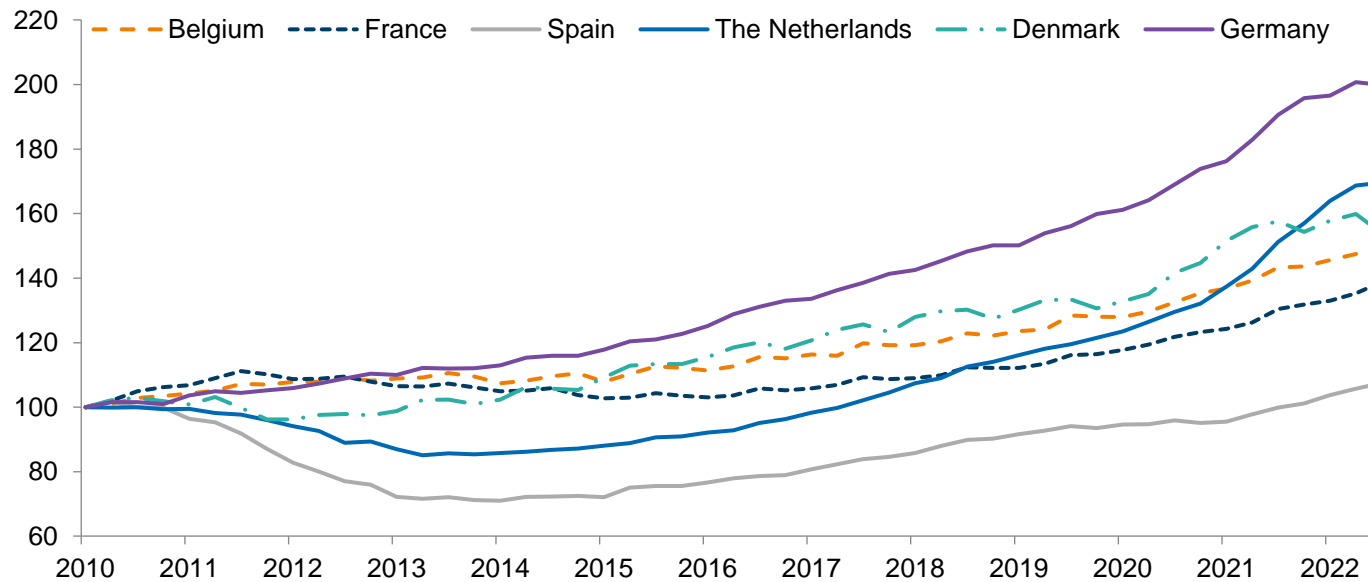
Impact on affordability for clients resulting in shorter fixed interest rate periods for new applications

This will potentially have a negative impact on house prices on the longer term

Dutch housing price development

Housing prices have shown a decrease in recent MoM figures and are expected to further decrease in 2023.

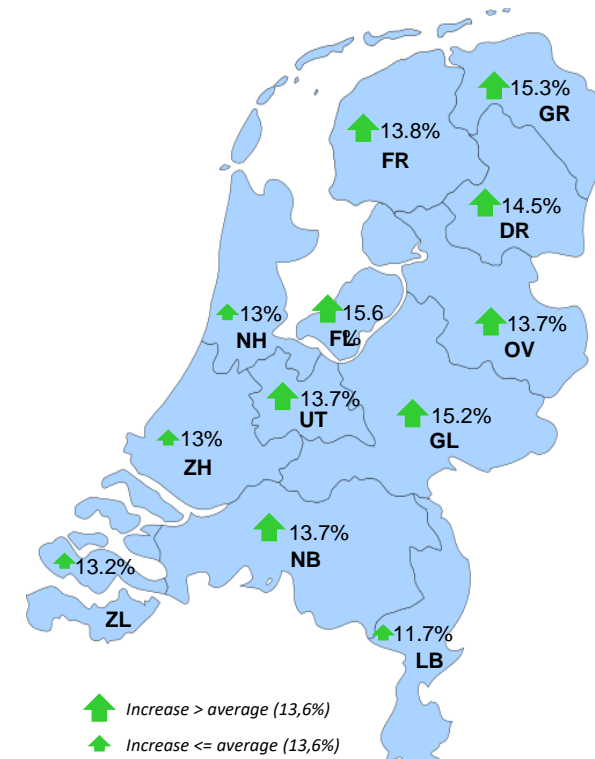
House price index development (Q3 2022)



For FY 2022, the increase in house prices was 13,6%, up from 7,8% for FY 2021, according to CBS

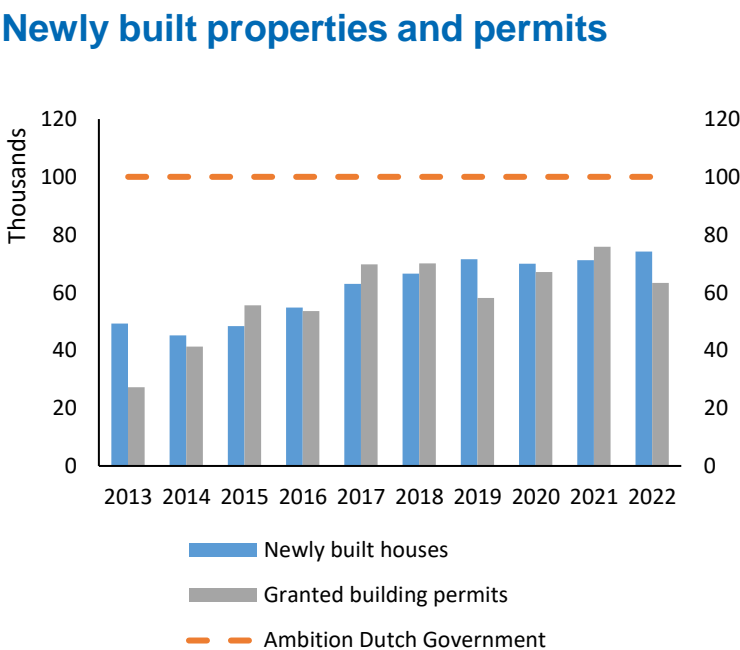
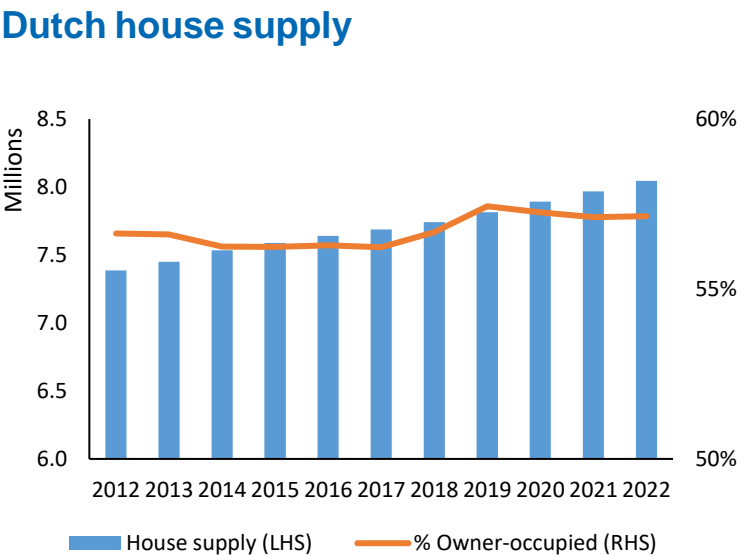
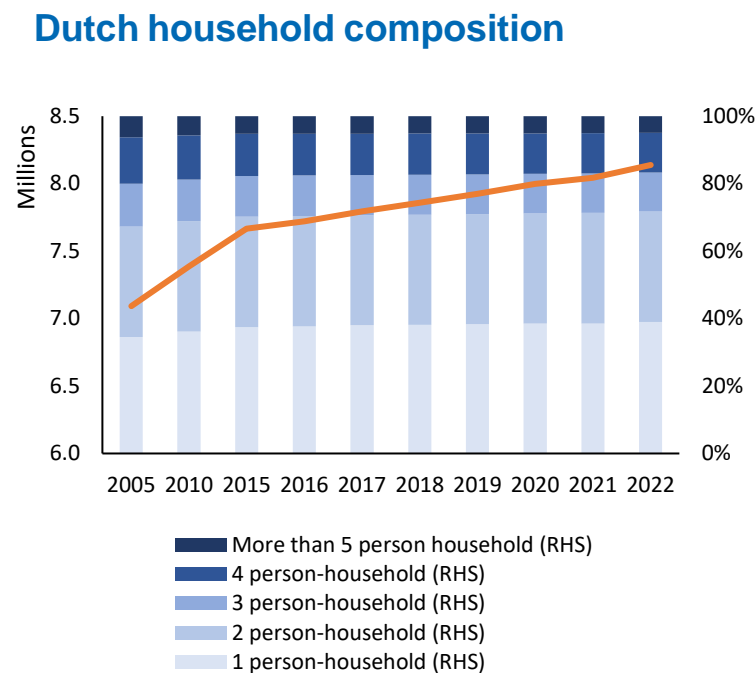
House prices expected to fall by 6 percent (YTD) in 2023¹

Regional house price development (YoY)



Dutch housing market

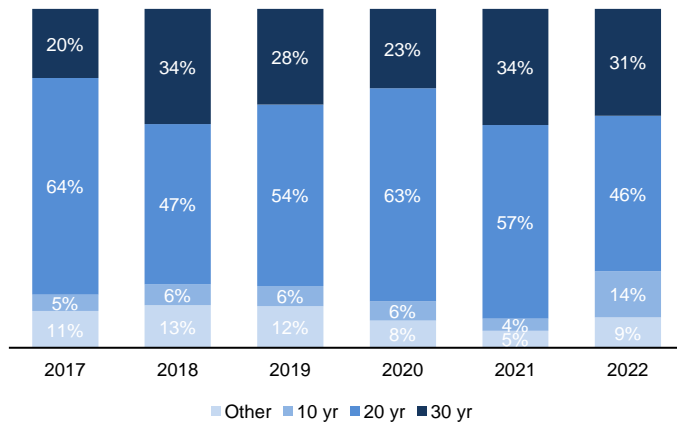
Changing household composition requires more supply



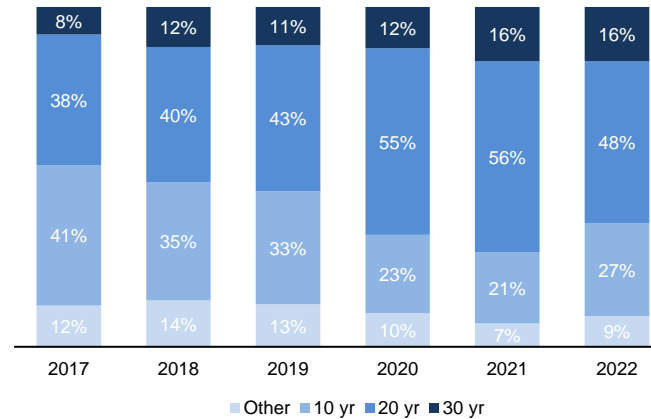
Aegon in the Dutch mortgage market

Shift from longer term fixed rate periods towards 10 years

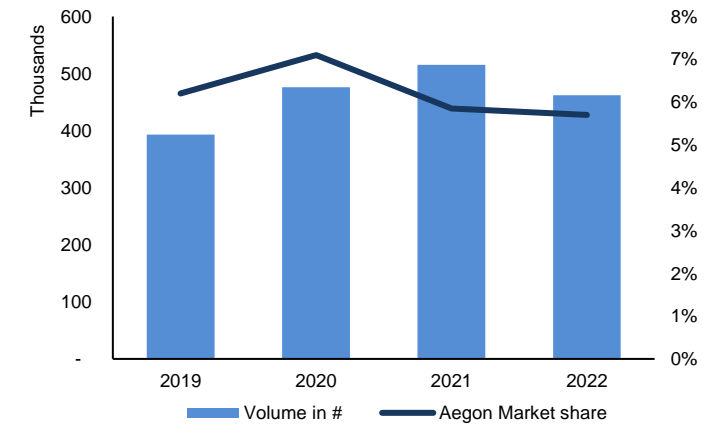
Aegon production by interest reset date



Market production by interest reset date



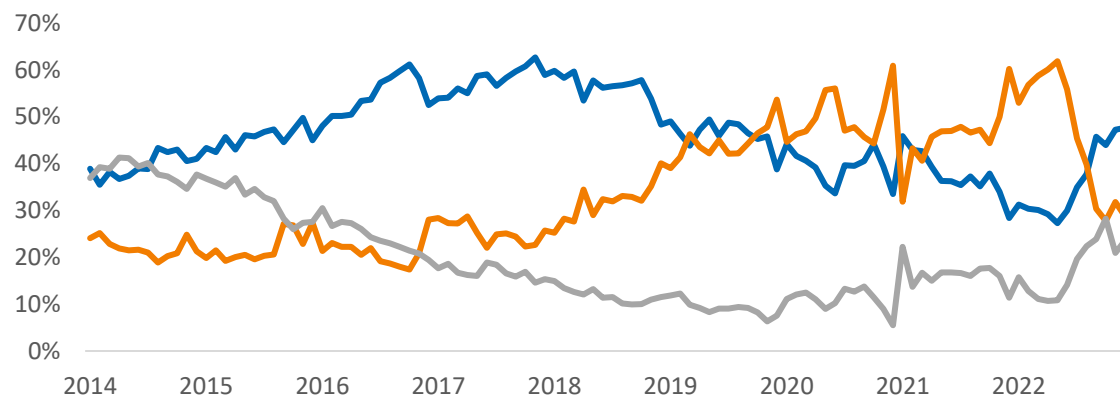
Total transaction volume and Aegon Market share



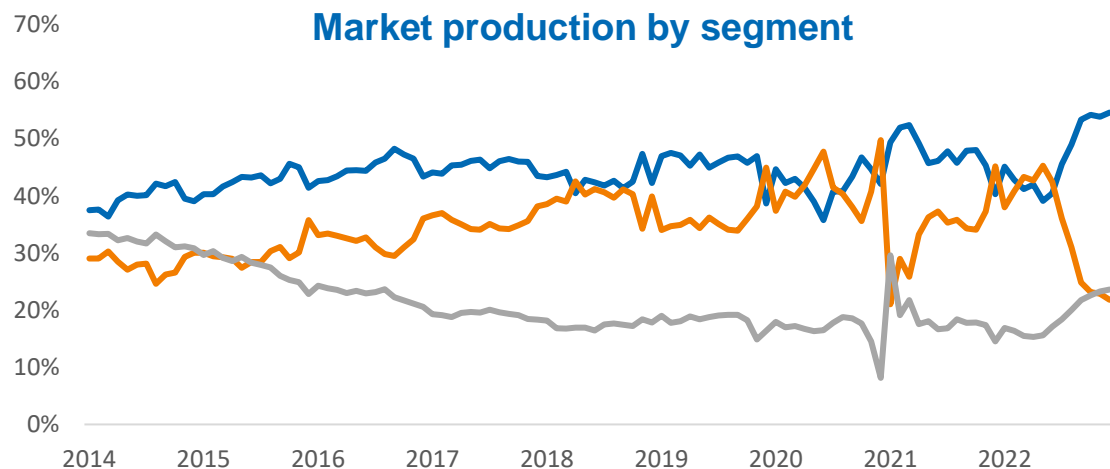
Mortgage market segment

Strong decrease of refinancing in the market

Aegon production by segment



Market production by segment



Source: Land Registry (FY 2022, Kadaster)

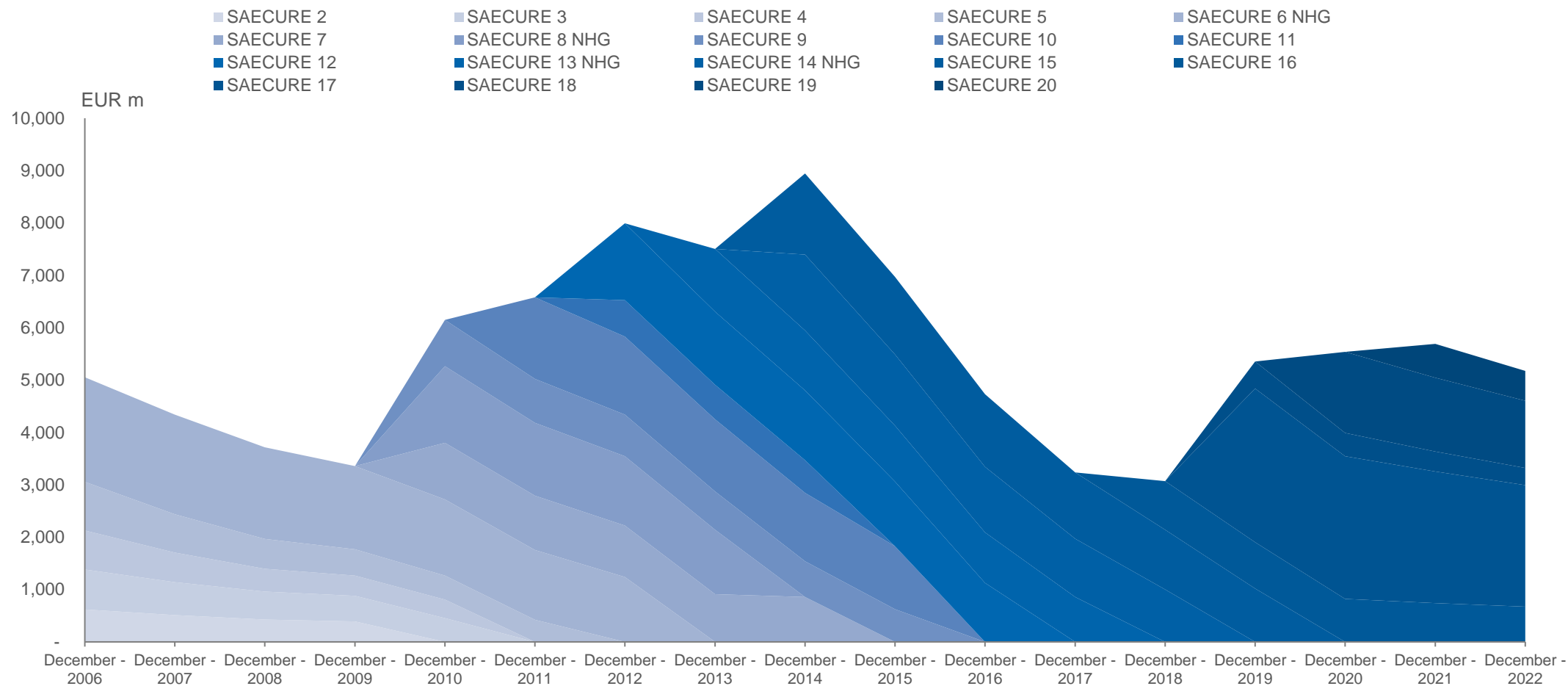
- Mover mortgage
- Refinancing mortgage
- First time buyer

- Increasing mortgage rates lead to a strong decline of the refinancing market
 - After peaking in March 2022, the refinancing market has seen a significant decline. Few mortgages remain in the money for a profitable transfer, limiting the refinancing market to loans reaching interest reset date
- Overall mortgage production for first time buyers has slightly increased in 2022 in the Dutch mortgage market
 - The number of buyers being active in the housing market has decreased, increasing the relative number of starters that is able to buy a house. Movers have the advantage of excess value of the original property and the possibility of porting existing mortgage loans at lower rates, supporting high house price levels
- Aegon's sizeable backbook leads to sizeable market share (~7.5%) of mover mortgages
 - Firstly, the share of ported mortgage loans (meeneemregelingen) within the mover mortgage segment is increasing significantly resulting in mover mortgages being mostly originated at the existing mortgage lender. Secondly, Aegon focusses on non-exotic mortgages. This is reflected in our pricing and stricter than average underwriting criteria, and a sizeable market share of mover and refinancing mortgages
 - Please note that ported mortgage loans will not be repurchased by Saecure 21, resulting in a redemption of the original mortgage loan in Saecure 21



SAECURE program performance

Outstanding net balance of all SAECURE transactions

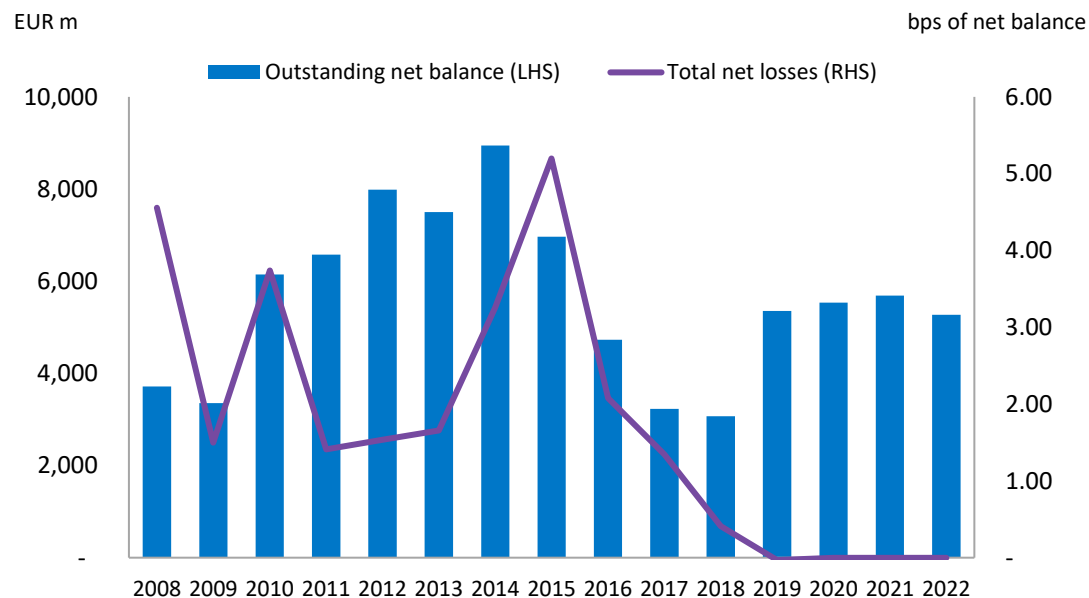


Source: SAECURE investor reports (2006 – 2022)

Performance of SAECURE transactions

Performance of SAECURE transactions: Virtually no losses

SAECURE net losses



In the aftermath of the debt crisis, total net losses did not exceed 6bps of the net outstanding balance in our SAECURE portfolio

Since the debt crisis, losses have strongly declined with virtually no losses in the last 4 years

Source: SAECURE investor reports (2009 – 2022); audited data until 2021

Please note that the methodology for calculating the SAECURE performance data is only updated per each notes payment date, while before this has been done on a monthly basis. This is done to make it possible to audit this data

Performance of SAECURE transactions

Limited losses for most recent SAECURES

Transaction information			Asset balance at Closing Date		Cumulative gross losses (at FORD) ¹			Cumulative recoveries (at FORD) ^{1,2}	
Transaction	Closing Date	FORD	Number of loans	EUR m	Number of foreclosures	EUR m	Cumulative losses (bps)	EUR m	Cumulative recoveries (bps)
SAECURE 2	Jun-2003	Aug-2010	6,266	1,080	40	1.60	14.80	0.25	2.36
SAECURE 3	Nov-2003	Feb-2011	9,578	1,193	17	0.72	6.07	0.06	0.47
SAECURE 4	Jun-2004	Aug-2011	7,186	1,109	87	4.40	39.70	0.87	7.87
SAECURE 5	Apr-2005	Aug-2012	7,375	1,212	57	4.03	33.25	0.40	3.33
SAECURE 6 NHG	Sep-2006	Aug-2013	14,947	2,054	65	1.33	6.49	0.79	3.83
SAECURE 7	Jul-2010	Aug-2015	8,508	1,100	65	2.60	23.61	0.16	1.49
SAECURE 8 NHG	Oct-2010	Dec-2014	8,337	1,470	42	0.47	3.18	0.16	1.06
SAECURE 9	Sep-2010	Mar-2016	4,488	908	52	1.89	20.85	0.18	1.97
SAECURE 10	Apr-2011	Feb-2016	8,259	1,631	86	3.74	22.94	0.23	1.39
SAECURE 11	May-2012	Jul-2015	3,715	721	23	0.36	5.04	0.05	0.66
SAECURE 12	Dec-2012	Oct-2017	7,588	1,468	111	1.31	8.91	0.23	1.60
SAECURE 13 NHG	Mar-2013	Feb-2018	6,452	1,233	108	0.38	3.07	0.03	0.26
SAECURE 14 NHG	Mar-2014	Jan-2019	8,030	1,502	88	0.32	2.13	0.01	0.08
SAECURE 15	Oct-2014	Jan-2020	8,009	1,552	27	0.26	1.66	0.02	0.13
SAECURE 16	Nov-2018	Oct-2023	3,913	948	0	0.00	0.00	0.00	0.00
SAECURE 17	May-2019	Oct-2025	13,653	3,053	0	0.00	0.00	0.00	0.00
SAECURE 18 NHG	Jul-2019	Jul-2025	3,280	545	0	0.00	0.00	0.00	0.00
SAECURE 19	May-2020	Oct-2026	9,502	1,621	0	0.00	0.00	0.00	0.00
SAECURE 20	Apr-2021	Oct-2027	3,378	701	0	0.00	0.00	0.00	0.00

Source: SAECURE investor reports

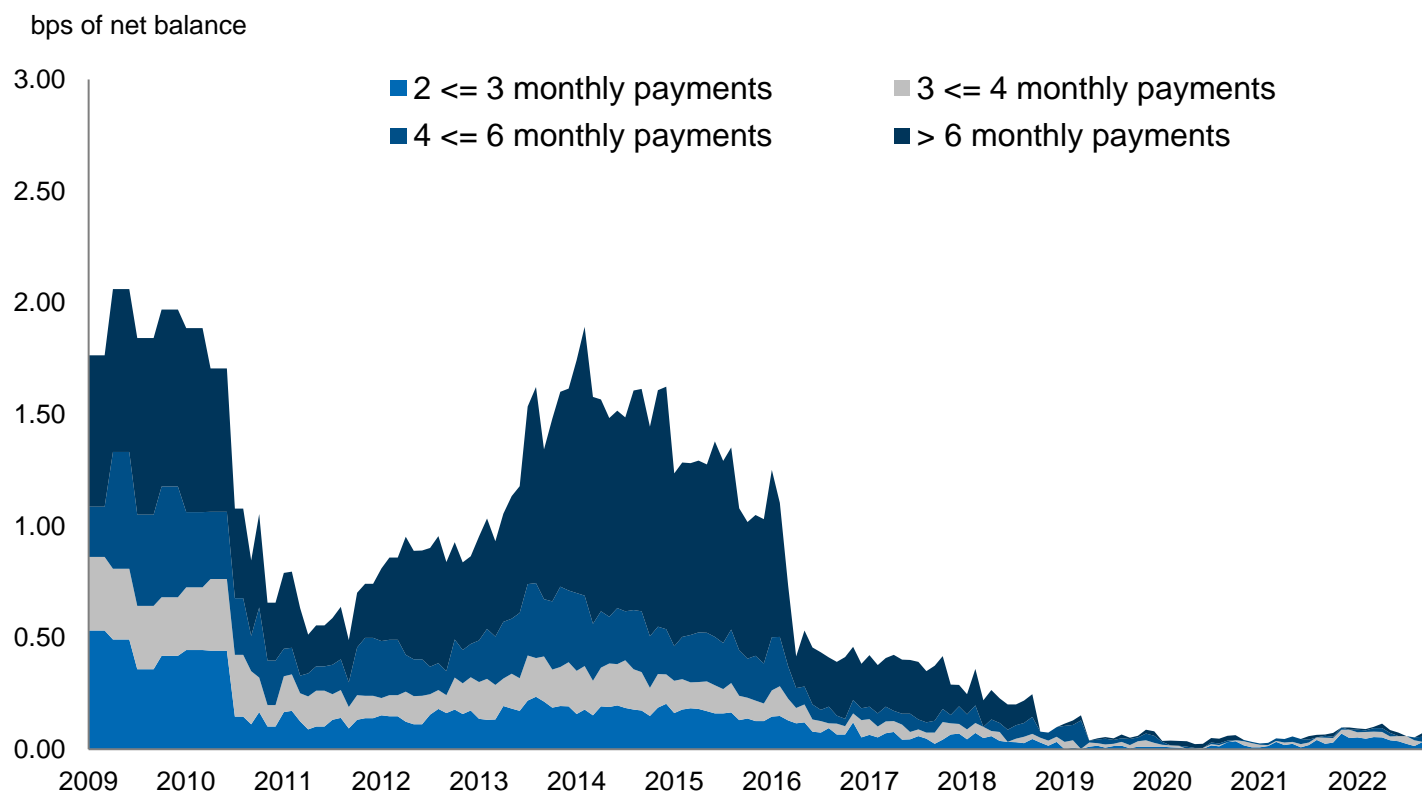
¹SAECURE 2 up to and including SAECURE 15 were called at their respective FORD date

²For SAECURE 16 up to and including SAECURE 20 these figures are shown per December 31, 2022

Performance of SAECURE transactions

Very low level of arrears

SAECURE arrears



Strong performance thanks to our personalized, case-by-case approach that is focused on helping customers with their entire financial situation

Source: SAECURE investor reports (2009 – 2022); audited data until 2021

Please note that the methodology for calculating the SAECURE performance data is only updated per each notes payment date, while before this has been done on a monthly basis. This is done to make it possible to audit this data

Performance of SAECURE transactions

Realized monthly CPRs for SAECURE

General conditions

A prepayment no longer needs to have a minimum value of EUR 1,000

Prepayments do not release the customer from its regular interest & principal payment obligations

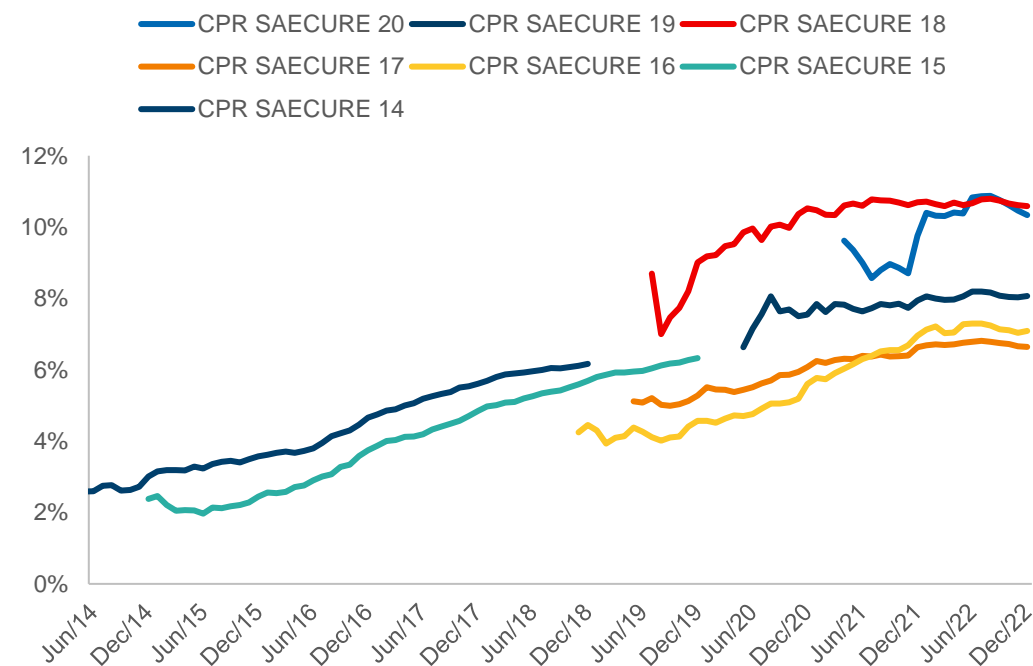
Possibilities for penalty-free prepayment include (amongst others):

- Up to 10% annually of the original principal amount of each mortgage;
- Full prepayment is allowed if current mortgage interest rate is equal to or higher than the contractual interest rate;
- In case of a sale and delivery of the collateral or
- Prepayment of a bridge loan

Dutch mortgage providers in combination with the Autoriteit Financiële Markten (AFM) and Nederlandse Vereniging van Banken (NVB) set up a program to promote prepayments for interest only loans¹

Create awareness amongst borrowers about their possibilities for refinancing or repayment of their interest only loan when their loan matures

Realized annualized monthly CPRs for SAECURE Program²



¹Source: Nederlandse Vereniging van Banken "Aflossingsblij"

²Source: SAECURE investor reports, past performance is not necessarily an indicator of future results or performance

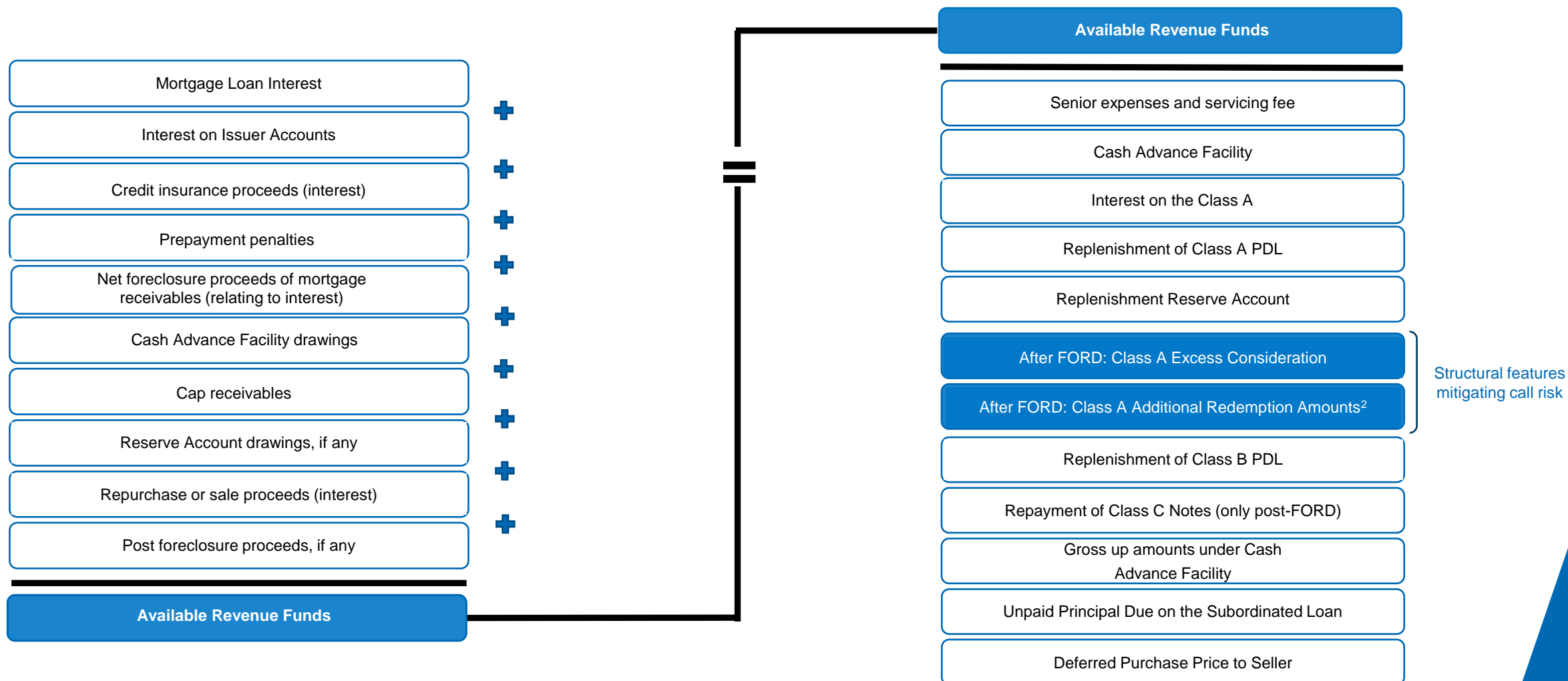


Appendix I – Additional SAECURE 21 specifics

Transaction parties

Key Transaction Parties	
Issuer	SAECURE 21 B.V.
Shareholder	Stichting Holding SAECURE 21
Security Trustee	Stichting Security Trustee SAECURE 21
Originators	AEGON Hypotheken B.V. and AEGON Levensverzekering N.V.
Seller	AEGON Hypotheken B.V.
Servicer	AEGON Hypotheken B.V.
Issuer Administrator	Intertrust Administrative Services B.V.
Issuer Account Bank	BNG Bank N.V.
Cash Advance Facility Provider	BNG Bank N.V.
Interest Rate Cap Provider	BNP Paribas SA
Arranger	ABN AMRO Bank N.V.
Joint Lead Managers	ABN AMRO Bank N.V., BofA Securities Europe SA, BNP Paribas SA, HSBC Continental Europe, Wells Fargo Securities Europe S.A.
Paying / Reference agent	Citibank, N.A. London Branch
Listing Agent	ABN AMRO Bank N.V.
Rating Agencies	Fitch Ratings Ireland Limited ("Fitch") and S&P Global Rating Europe Limited ("S&P")
Seller Collection Account Bank	ABN AMRO Bank N.V.

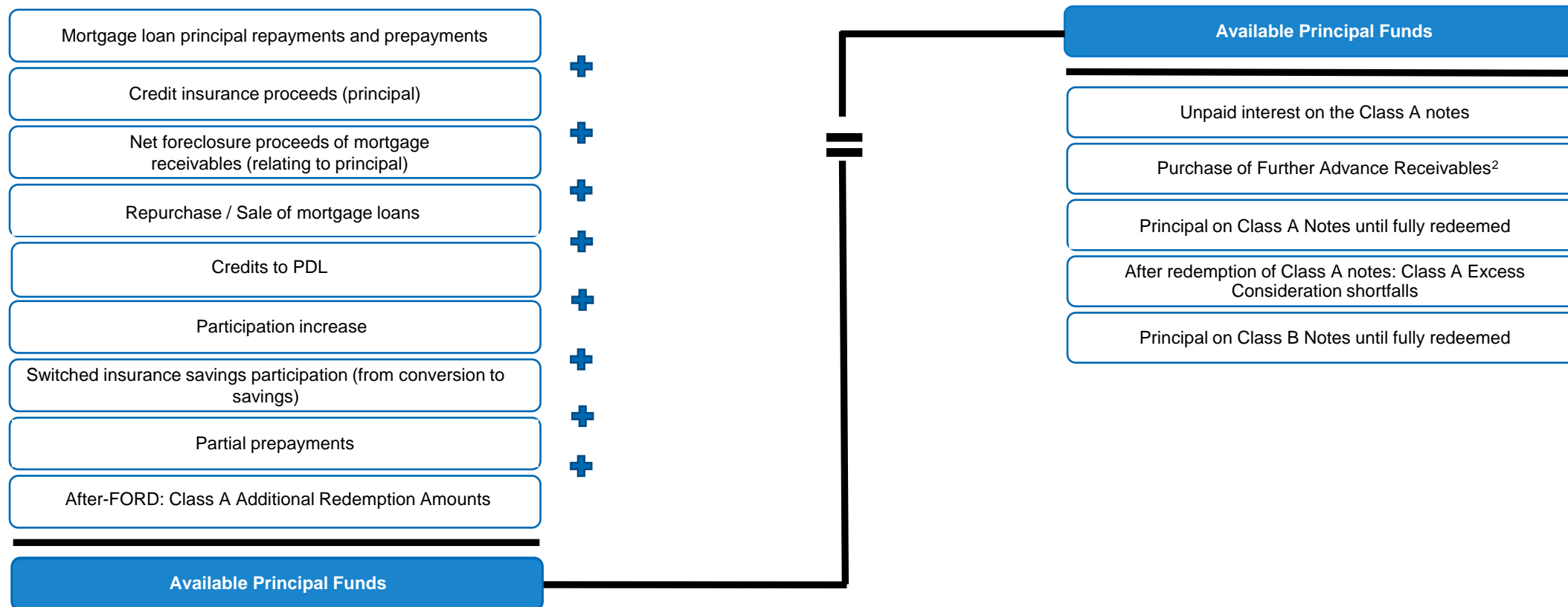
Interest priority of payments¹



¹This is a simplified overview. Please refer to the Preliminary Prospectus for full description of priority of payments and of the available principal funds

²To be applied in principal waterfall, subject to certain conditions

Principal priority of payments¹



¹This is a simplified overview. Please refer to the Preliminary Prospectus for full description of priority of payments and of the available principal funds

²Up to the FORD only and subject to specific criteria identified by the Additional Purchase Conditions

Comparison transactions

Deal Name	SAECURE 21 ¹	Green STORM 2023	Bastion 2022-1 NHG	Prinsen Mortgage No. 1	SAECURE 20 NHG	SAECURE 18 NHG
Summary deal info						
Closing date	• [May 2023]	• March 2023	• November 2022	• April 2022	• April 2021	• July 2019
Class A size (EUR)	• [•]	• 500,000,000	• 368,500,000	• 225,000,000	• 657,000,000	• 512,350,000
Offering	• [Reg S Only]	• Reg S Only	• Reg S Only	• Reg S Only	• Reg S Only	• Reg S Only
Rating class A Notes	• [AAA / AAA] • (Fitch / S&P)	• AAA / Aaa • (Fitch / Moody's / S&P)	• AAA / AAA • (DBRS / Fitch)	• AAA / AAA • (Fitch / DBRS)	• AAA / AAA • (Fitch / S&P)	• AAA / AAA • (Fitch / S&P)
Structural Features						
Hedging	• Cap strike at [•]% ² • 25 years	• Interest Rate Swap Agreement	• Interest Rate Swap Agreement	• Interest Rate Swap Agreement	• Cap strike at 2.5% • 15 years	• Cap strike at 4.0% • 12 years
Credit Enhancement	• [7.5]%	• 6.0%	• 10.5%	• 3.25%	• 7.5%	• 7.0%
Issue price	• [100]%	• 100.0%	• 100.0%	• 100.374%	• 102.824%	• 100.572%
Coupon pre-FORD	• 3mE + [•] bps	• 3mE + 38 bps	• 3mE + 60 bps	• 3mE + 65 bps	• 3mE + 70 bps	• 3mE + 40 bps
Coupon post-FORD	• MIN(3mE; [6.5]%) + [•] bps	• 3mE + 76 bps	• 3mE + 120 bps	• 3mE + 98 bps	• MIN(3mE; 5.0%) + 70 bps	• MIN(3mE; 5.0%) + 40 bps
Excess Consideration	• 3m Euribor > [6.5] % • Class A Step-up Consideration	• Not applicable	• Not applicable	• Not applicable	• 3m Euribor > 5.0% • Class A Step-up Consideration	• 3m Euribor > 5.0% • Class A Step-up Consideration
Pool characteristics						
WA CLTOMV	• [71.2]%	• 67.1%	• 83.3%	• 61.2%	• 70.6%	• 84.3%
WA CLTIMV	• [63.6]%	• 56.2%	• 67.3%	• 51.1%	• 54.7%	• 67.4%
WA interest rate	• [2.2]%	• 2.1%	• 1.4%	• 1.7%	• 3.6%	• 4.9%
WA maturity	• [27]yrs	• 25.4yrs	• 27.9yrs	• 27.8yrs	• 24.2yrs	• 26.7yrs

Source: Preliminary prospectus SAECURE 21; final prospectus for other transactions

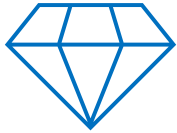
¹Provisional

²The strike price rate will be set at closing, at a level between 1.0% to 1.2%



Appendix II – Generic Aegon Hypotheken mortgage business information

Mortgage pricing overview



Pricing process focussed on optimizing funder value

Maximizing value: Our models and market insights enable a data driven decision process focused on maximizing long term value for investors

Mandate based on funder preferences: The management board sets a pricing mandate on a monthly basis. The targets and restrictions in the mandate are based on funder preferences

Pricing Committee: Weekly pricing committee with flexibility to change prices more frequently if market circumstances require so. The pricing committee is headed by the CEO of Aegon Hypotheken B.V.

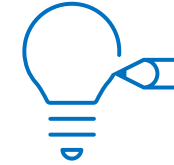


Price optimization in a data driven pricing process

Data driven: We operate state of the art pricing models that give granular insight into price elasticities per segments and expected market shares

External focus: Decision making is further supported by automated daily insights into competitor prices, market volumes and market shares

Forward looking: Our price optimization tooling enables an accurate prediction of expected market shares and volumes per segment under a range of (optimization) scenarios



Pricing innovation & improved pricing grid

Smart pricing: In the current market environment, where price changes occur more frequently, we believe that smart pricing is essential to optimize value for funders

Pricing grid: As per July 2021, we have expanded our pricing grid and we are now able to price on 128 price segments over tenors, risk class and redemption types

Optimal structure: Combined with our state-of-the-art pricing model this gives us the optimal structure to steer the production mix and margins in line with funder preferences

Mortgage intermediaries



Aegon Hypotheken provides mortgages through IFAs

- Appointment based on possibility to do business in several branches and growth opportunities
- Quality is monitored
 - All are obliged to have a WFT¹-certification
 - Monitoring of first-time right percentages on submitted proposals in place
- IFAs are paid by their customers, not by Aegon



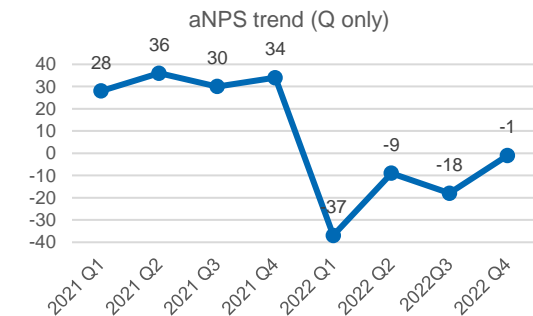
Aegon has a longstanding durable relationship with IFAs

- Winner of the 2022 “Gouden Lotus Award”² in the *Mortgage product innovation* category for the ‘Duurhuur’ pilot
- In 2020 most mortgage advisor wish to do more business with Aegon, according to Blauw research
- After winning the “Gouden Spreekbuis”² in 2019, Aegon has been awarded the “Zilveren Spreekbuis” in 2020
- Jury report: “Aegon thinks broader than its own environment. A mentality that the jury highly values.”



Net Promotor Score (aNPS) IFA's

- aNPS³ declined over 2022



- Aegon consider itself as a stable, reliable mortgage originator with a relatively high NPS score awarded by IFA's

¹BKR (Bureau Krediet Registratie)

²VIS (Verificatie Informatie Systeem) and EVA (Externe Verwijzing Applicatie) are fraud prevention systems which show all lost, stolen and invalid identification documents (both domestic and foreign)

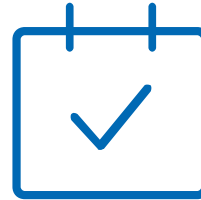
³SFH (Stichting Fraudebestrijding Hypotheken) is a fraud prevention system which shows all persons and companies involved in mortgage fraud

Aegon NL underwriting process



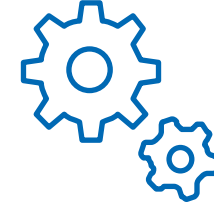
Aegon's underwriting department is characterized by its quality of people

- All underwriting decisions are taken by Aegon's underwriting department
- Aegon's underwriting team consists of experienced employees
- All underwriters are certified under the WFT



All borrowers must meet all Aegon's underwriting criteria, no credit scoring

- Underwriting decisions based on Code of Conduct and TRHK (LTVs, LTIs, etc)
- Only owner-occupied residential properties with first lien (no buy to let) or short-term bridge loans to finance the equity part of an existing property till sold
- Credit searches with BKR¹ and fraud prevention searches in EVA² and SFH³
- Approval to lend outside automatically accepted lending criteria may be granted on a loan-by-loan basis subject to senior underwriter approval



Our origination process is fully automated

- Nearly all mortgage offer requests from brokers are filed through the automated HDN process
- Automatized and efficient processes within the applicable legal framework
- Continuous humane service towards regular IFAs and preferred suppliers

¹BKR (Bureau Krediet Registratie)

²EVA (Externe Verwijzing Applicatie) is a fraud prevention system which shows all lost, stolen and invalid identification documents (both domestic and foreign)

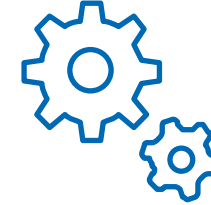
³SFH (Stichting Fraudebestrijding Hypotheken) is a fraud prevention system which shows all persons and companies involved in mortgage fraud

Aegon NL loan servicing



Aegon's servicing department is characterized by the quality of its people

- All servicing decisions are taken by Aegon's servicing department
- The servicing department is divided in 4 teams:
 - *Termination of relations* which focusses on repayments; expirations and decease
 - *Existing relations* which focusses on conversions; divorces and restructurings
 - *Building deposits* which focusses on processing applications, repayments and withdrawals
 - *Capital policies* which focusses on attached investment and saving policies
- Aegon's servicing team consists of approximately 170 FTE (consisting of amongst others the Service Desk (i.e. call center) and the CDD team)
- All servicing employees are WFT certified



Servicing processes are continuously improved and automated for better serving our customers

- Multiple servicing processes can be performed directly by our customers online via MijnAegon
- Recently the following policy amendments were made:
 - 'Aflossingsblij' campaign for interest-only mortgages (Aegon Mortgage scan)
 - Updated Terms and Conditions for new and amended mortgage loans
- ~99% pay via direct debit; ~1% by bank transfer

Credit management within Aegon NL

Immediate action and a case-by-case approach

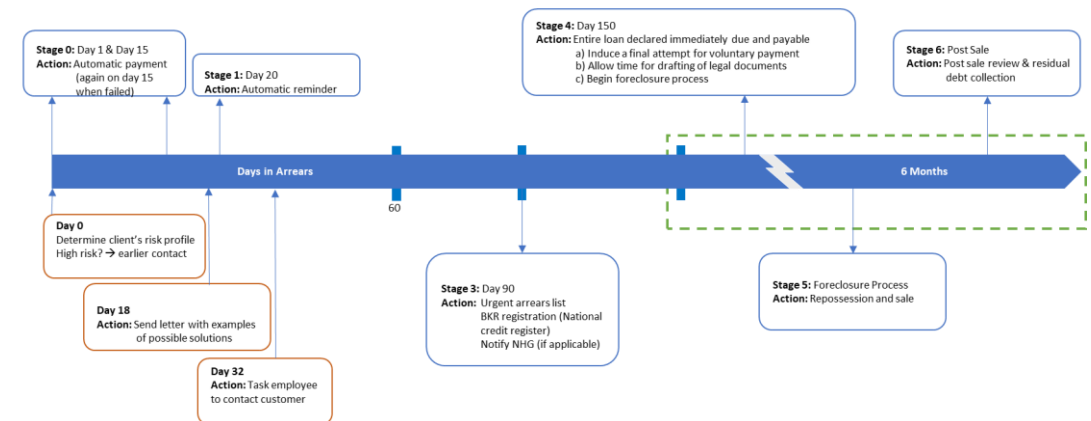
Arrears management at Aegon Hypotheken

- Focus on helping customers with their entire financial situation. Tailor made solution for every mortgage client which is or is expecting payment difficulties.
- Intervention at 1st month of arrears or even at 0 (refusal of automatic payment)

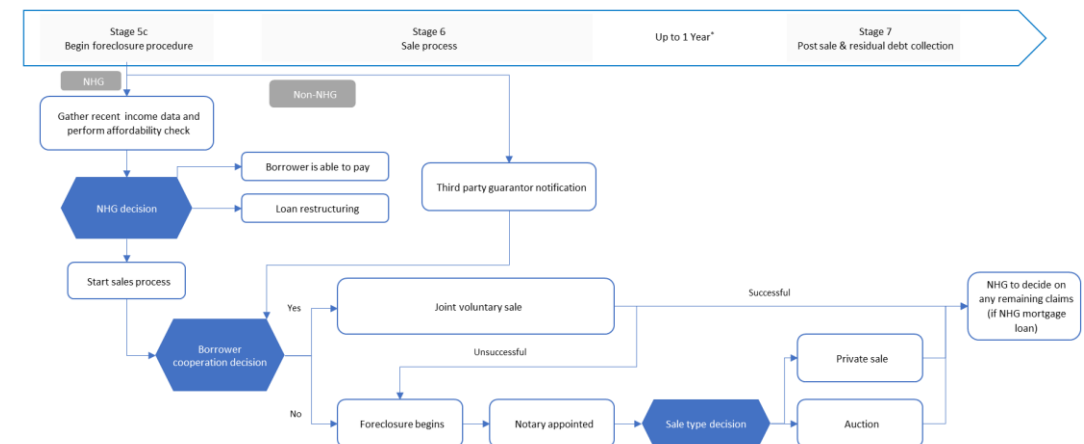
Helping our customers become financially fit

- Customers receive a questionnaire to assess their current financial situation and are provided with targeted advice fitted to their personal situation
- As part of a sustainable solution, Aegon might also help by providing other services, like budget - and job coaching
- We furthermore offer the following forbearance measures to our borrowers (where it seems fit): debt restructuring, payment holidays, debt forgiveness and write-offs

Aegon's collection procedure

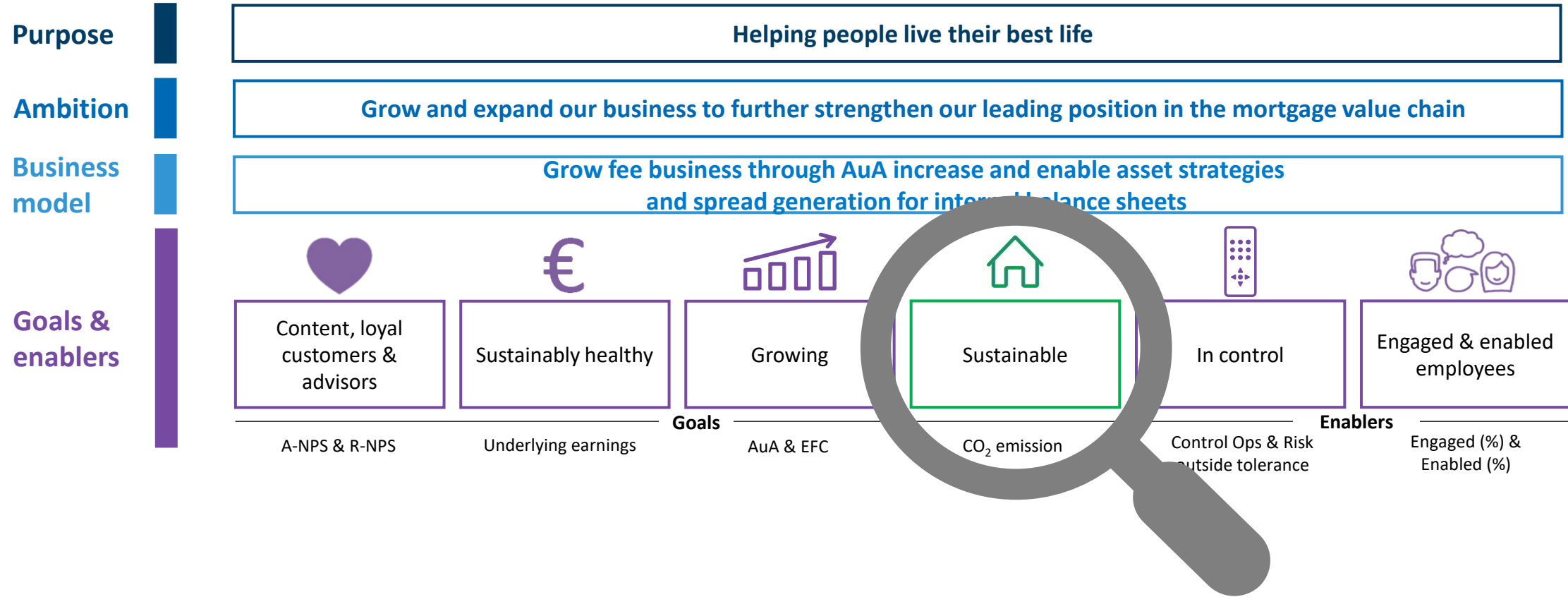


Repossession & sale process



* This is the average total time from the first missed payment until the actual foreclosure date

Sustainability is a core part of Aegon Hypotheken's growth strategy



Looking back at Q1 2023

Regulation

- European parliament voted in favor of the new, more ambitious EPBD IV. A few important points are:
 - Zero-emission buildings (ZEB) will become the standard as of 2028 instead of NZEB for newly built
 - An active and explicit role for the financial sector in financing the pathway to net zero carbon buildings
 - The validity of energy performance certificates (EPCs) will change. EPCs of class C and above will be valid for 10 years. EPCs of class D and below will be valid for 5 years
 - Member states must create national renovation plans, which include ways of financing and funding needed to improve the national building stock gradually over time
 - At least (this was average) energylabel E in 2030 and energylabel D in 2033 for residential buildings

Customer Journey / Product offering

- 'Green mortgage week' in February 2023. In this week, all teams will work full focus on green products and propositions to speed up our offering
- Introduction of Energy Saving Budget (EBB) to the market
- introduction of financing tiny houses with NHG
- E-mail campaign to all customers about sustainability & avoiding depts
 - Based on energy label different message

Reporting

- Green Asset Ratio (GAR) reporting will also be relevant for Aegon Mortgages from 1-1-2024
 - Under investigation what this means and what is needed

What do we offer our clients and advisors?

Existing products, proposition & services

Loan-To-Value	Loan-To-Income	Services
<ol style="list-style-type: none">1. Clients can borrow up to 106% LTMV for energy saving measures <u>after</u> construction.<ol style="list-style-type: none">a. This can <u>only</u> be spent on predefined measures and the amount will be held in an energy depot.b. Client <u>must specify</u> which measures they are going to take beforehand2. Clients can loan up to 106% of the market value for energy saving measures <u>before</u> construction<ol style="list-style-type: none">a. This can <u>only</u> be spent on predefined measures and the amount will be held in an energy depot.b. Client <u>does not have to specify</u> beforehand what they are going to do	<ol style="list-style-type: none">1. Solely for Energy Saving Measures: a maximum of € 9K will not be taken into account when determining the loan-to-income.2. For houses with an Energy label A++(+) or Energy index <0,6: a maximum of € 9K will not be taken into account when determining the loan-to-income.3. For houses with an Energy index of =< 0: a maximum of € 15K will not be taken into account when determining the loan-to-income.4. Zero-emissions building: a maximum of € 25K will not be taken into account when determining the loan-to-income.	<ol style="list-style-type: none">1. HomeQgo tooling<ol style="list-style-type: none">a. Tool where clients can see what sustainable measures can be taken, what the investment is and the expected return on investment.2. Rekenhulp (Calculation tool)<ol style="list-style-type: none">a. Tool where clients can calculate the costs for a (sustainable) construction.

Proactive campaigns and nudges

Clients

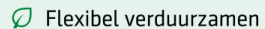
1. Insights in energy label in 'Mijn Aegon' environment
2. Proactive e-mail campaigns segmented by energy label
3. Nudges to clients about taking sustainable measures
 - a. By new mortgage without sustainable measures
 - b. By additional mortgage payments
4. Blogs and client stories about sustainability to motivate clients



Wist je dat?

Je voor hetzelfde bedrag bijvoorbeeld een **warmtepomp** kunt kopen? Met deze of andere maatregelen bespaar je op maandelijkse kosten en verduurzaam je je huis. Goed voor je portemonnee én voor het milieu.

[Alles over je huis verduurzamen](#)



Flexibel verduurzamen

Je kan je aanvraag uitbreiden met ons flexibele EnergieBespaarBudget. Je adviseur helpt je graag.

[Alles over het EnergieBespaarBudget](#)

Advisors

1. Special campaigns together with advisors to activate the base about sustainability
2. Extra content/marketing materials about sustainability
3. Nudge when advisor asks for a mortgage offer without sustainable measures
 - a. Including very easy button to add an energy depot for the offer



Zoek naar klant, adres of contract

Algemeen **Hypotheek** Inkomen Schade Pensioen Bancalr Leven

← Terug

P. Haaier & T. Haaier

Aanvraagnummer: 12345678 | Laatste statuswijziging: 06-06-2021 | Onderpand adres: Lindelaan 33

Deze aanvraag bevat nog geen EnergieBespaarBudget

Voeg toe aan aanvraag +



Hypotheekofferte aanpassen

Wijzigingen

Welke wijzigingen wilt u aanvragen?

- ☐ Rentedelg
- ☐ Opzet van de leningsdlen
- ☐ Toevoegen EnergieBespaarBudget
- ☒ Overige wijziging

Volgende stap

Aegon helpt je op weg met het verduurzamen van je huis.
Is deze e-mail niet goed zichtbaar? Bekijk de online versie

Beste mevrouw Aantjes,

De stijgende energieprijzen zijn momenteel hêt berekend dat een gemiddeld huishouden tot wel aan energiekosten! De inschatting is dat 30 tot 40 maandbedrag heeft voor de energie. Check daar nog goed is. En pas je termijnbedrag aan of reser Zo voorkom je verrassingen. Daarnaast lopen oc Dan krijg je volgend jaar de hogere energierekei zijn er een aantal manieren om te zorgen voor e

Besparen op energiekosten

Ja, dit is een open deur. En toch, de makkelijkste manier om kosten te besparen is door minder energie te verbruiken. Bijvoorbeeld door het gebruik van ledlampen, apparaten niet op stand-by laten staan en eco-wasstanden te gebruiken. Meer tips lees je op de [website van Milieu Contraal](#) of in [onze blog](#).

Stappen zetten in het verduurzamen van je huis

Nu is het moment! Verduurzamen begint vaak met isoleren waardoor je direct gaat besparen op je stookkosten. Door bijvoorbeeld folie achter je radiator te plaatsen. Dan gaat er minder warmte verloren. Wil je meer weten over wat je kan doen? [Bekijk dit filmpje met een duurzaamheidsexpert](#) eens.



Meteen aan de slag met het verduurzamen van je huis...

Dan zijn er verschillende manieren om dit te betalen. Wil je meer weten over de financiering van verduurzamen? Kijk op onze website welke opties er zijn en ga in gesprek met je financieel adviseur.

[Alles over verduurzamen](#)

Impression of the tools

<https://www.aegon.nl/particulier/hypotheek/je-huis-verduurzamen>

homeQgo & AEGON

Hulp nodig van homeQgo? 085 - 30 30 885



← Terug naar vorige pagina

Samenwerking van
homeQgo & AEGON

✓ Jouw adres

✓ Woning en wensen

✓ Meer wooncomfort

✓ Klaar voor een duurzamere toekomst

✓ Hogere woningwaarde

Het duurzaamheidsadvies voor

We adviseren 2 producten die passen bij jouw woning en wensen. Met deze producten verduurzamen je je huis en ga je flink besparen.

- ✓ Bespaar € 807 per jaar
- ✓ 25% lagere energierekening
- ✓ Energielabel van D naar A



De 2 producten die we adviseren



6 kW hybride warmtepomp
De hybride, elektrische warmtepomp met buitenunit verwarmt je woning samen met de hr-ketel. [Meer informatie](#).

Tip: goede eerste stap

Besparing & kosten
Kostenbesparing per jaar 10% € 591
Terugverdientijd 5 – 7 jaar
Koopprijs € 6.199
Beschikbare subsidie € 2.700

[Vraag een offerte aan](#)



13 m² HR++ glas
Dit glas isoleert maar liefst drie keer beter dan dubbelglas en zes keer beter dan enkelglas. [Meer informatie](#).

Besparing & kosten
Kostenbesparing per jaar 7% € 216
Terugverdientijd 9 – 11 jaar
Koopprijs € 2.936
Beschikbare subsidie € 703

[Vraag een offerte aan](#)

[Toon alle producten](#)

Verduurzam je huis met homeQgo Wat wordt je volgende stap?

Je samenvatting

Dit is het totaaloverzicht van de 2 geadviseerde producten.

Financieel overzicht

Koopprijs	€ 9.135
Beschikbare subsidie	€ 3.403
Investering na subsidie	€ 5.732
Terugverdientijd na subsidie	7 jaar

Resultaat op je energieverbruik

Besparing op je energierekening	~25%	€ 807
Gasverbruik per jaar	~71%	255 m³
Elektriciteitsverbruik per jaar		3.056 kWh

Vraag in 3 minuten een offerte aan

Direct aan de slag? Vraag dan een offerte aan. Dit doe je snel, gratis én je zit nergens aan vast.

[Vraag een offerte aan](#)



A wide-angle photograph of a modern, multi-story office building with a grey facade and many windows. The building has the AEGON logo on its upper left side. In the foreground, there is a large green lawn with several trees and a paved walkway. A few people are walking on the path. The sky is blue with some light clouds.

Thank you!

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