

SAECURE 22

Investor Presentation

March 2024

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Executive summary

Executive summary

SAECURE 22

- ✓ The SAECURE 22 transaction includes EUR [•]m of [4.75]¹ year Mortgage Backed Class A Notes that will be rated [AAA(sf)] / [AAAsf] by S&P Global Ratings and Fitch Ratings
- ✓ 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 transaction benefits from a 20-year Interest Rate Cap with a [•]% strike rate²
- ✓ The SAECURE 22 transaction comprises of EUR denominated (Reg S only) notes

The SAECURE program

- ✓ 21 SAECURE transactions issued since 2000, SAECURE 1 through 16 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 5.96bn³ across 5 transactions SAECURE 17 to 21, as at the end of January 2024

Aegon mortgage business in the Netherlands

- ✓ Aegon Hypotheken 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
- ✓ ASR Nederland N.V. and Aegon N.V. announced the combination of Aegon's Dutch pension, insurance, banking and mortgage origination activities. The transaction was closed on July 4, 2023, and Aegon Hypotheken is since owned by ASR Nederland N.V. The merger was executed on October 1, 2023
- ✓ The historical performance of Aegon Hypotheken's total residential mortgage loan portfolio has been in line with the prime Dutch residential mortgage market

Business combination of a.s.r. and Aegon Nederland

a.s.r.



On 27 October 2022, a.s.r. and Aegon announced to combine their business in the Netherlands. This business combination includes all insurance activities (Life, Pensions and Non-life), the mortgage-origination and servicing operations, the distribution and services entities and the banking business of Aegon Nederland.

On July 4 2023, a.s.r. and Aegon announced the closing of the transaction. The integration of the various businesses will be phased and carried out with the utmost care for all parties involved. It is expected to be completed by 2026 at the latest.

On 30 November 2023, a.s.r. announced the integration plans of the Aegon business into a.s.r. Aegon mortgages will be integrated within the time phase 2023-2025 and will become part of the a.s.r. offering on mortgages, combining the strength of Aegon mortgages and a.s.r. mortgages.



SAECURE 22

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	[94.24]%	Offered	[7.01]%	3mE + [•] bps	Min (3mE; [6.5]%) + [•] bps	Max (3mE –[6.5]%; 0%) + [•] bps	[4.75] yrs	[April 2030]	[January 2091]	[AAA(sf)/ AAAsf]
B	[5.76]%	Retained	[1.25]%	0%	0%	N.A.	[6.20] yrs	[April 2030]	[January 2091]	NR
Total	[100.00]%									
C	[1.25]%	Retained	0.0%	0%	0%	N.A.	N.A.	N.A.	[January 2091]	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) [40]bps

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

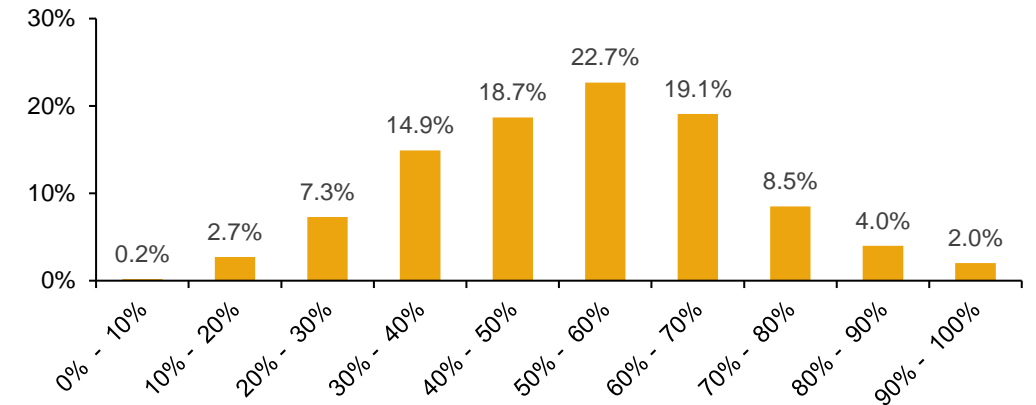
- ✓ The interest rate risk is mitigated by a 20-year Interest Rate Cap provided by BNP Paribas SA
- ✓ Credit enhancement (excluding excess spread) of [7.01]% for the Class A Notes is provided by:
 1. Subordination of Class B Notes [5.76]%
 2. Reserve account of [1.25]% at closing
- ✓ Prime Collateralised Securities (PCS) has been engaged to assess compliance with:
 1. EU Securitisation Regulation (the STS Verification)
 2. 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 Hypotheken 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)

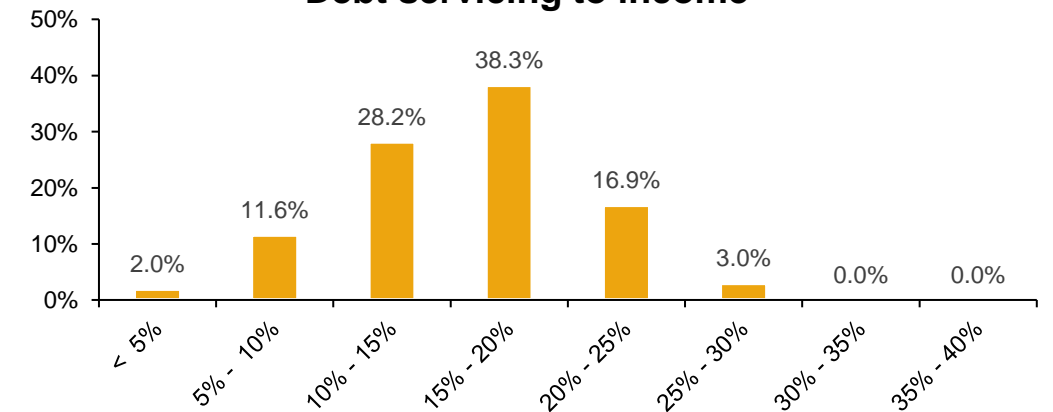
Key characteristics

Principal balance	€ 674,348,676.48
Value of savings deposit	€ 37,648,664.52
Net principal balance	€ 636,700,011.96
Construction deposits	€ 2,825,044.99
Net principal balance excl. construction and saving deposits	€ 633,874,966.97
Number of borrowers	2,700
Number of loan parts	6,834
Average principal balance (per borrower)	€ 235,814.82
Weighted average current interest rate (%)	3.04
Weighted average maturity (in years)	24.48
Weighted average remaining time to interest reset (in years)	14.74
Weighted average seasoning (in years)	6.55
Weighted average CLTOMV (%)	69.66
Weighted average CLTIMV (%)	52.30
Weighted average Debt Service to Income (%)	14.96
Weighted average LTI	3.37x

Current loan to indexed market value

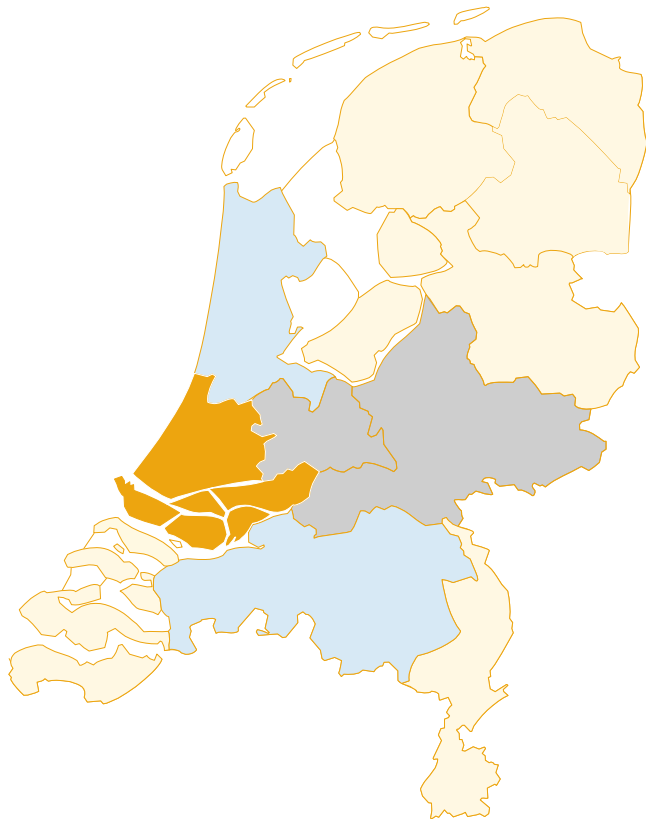


Debt servicing to income

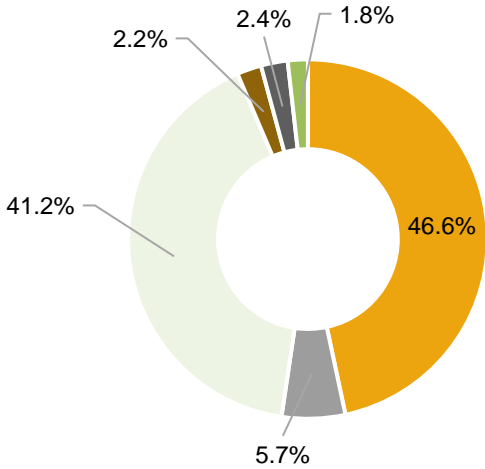


Portfolio characteristics (II)

Geographical distribution

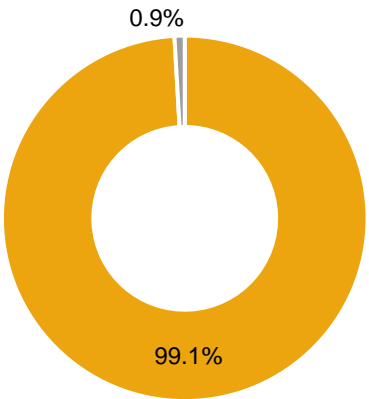


Drenthe	2.80%
Flevoland	1.50%
Friesland	2.70%
Gelderland	12.10%
Groningen	2.60%
Limburg	5.30%
Noord-Brabant	17.10%
Noord-Holland	14.40%
Overijssel	7.00%
Utrecht	11.40%
Zeeland	2.40%
Zuid-Holland	20.50%



Redemption type

- Annuity
- Bank savings
- Interest only
- Life insurance
- Linear
- Savings



Interest payment type

- Fixed
- Floating

Risk mitigating features

Credit enhancement

Subordination is provided by Class B Notes [5.76]%

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/Aa3/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

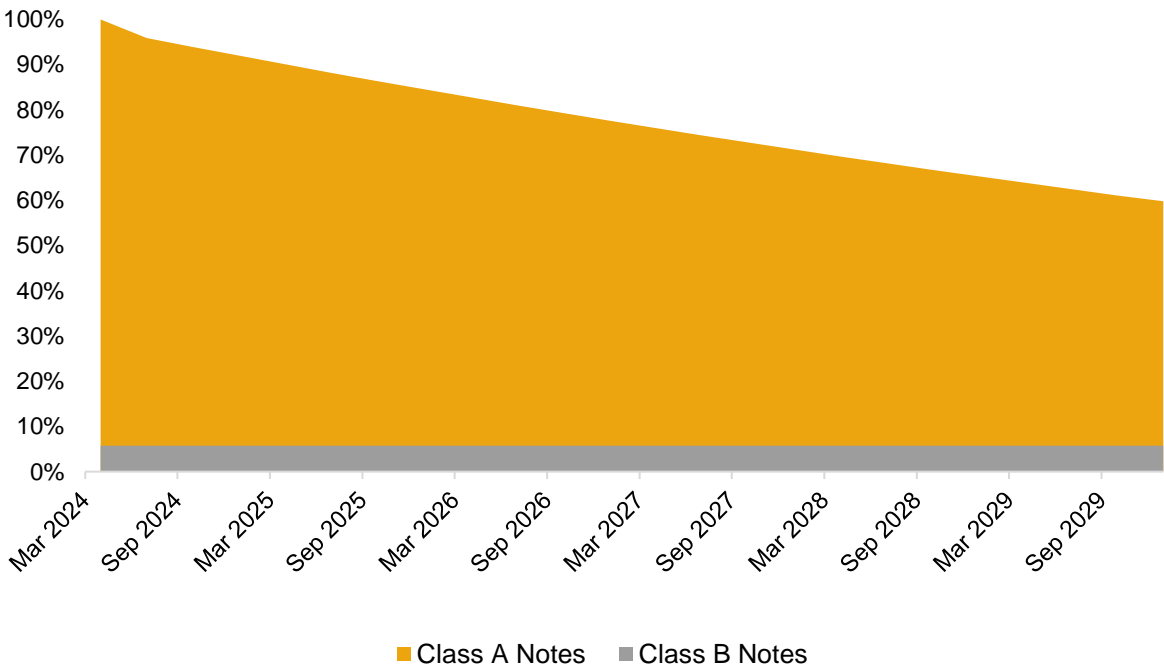
Assumptions

- ✓ Closing on [March 20, 2024]
- ✓ 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	[5.76] years	[5.23] years	[4.75] years	[4.18] years	[3.56] years

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



Interest hedging arrangements

20-year Interest Rate Cap

- ✓ The Issuer will enter into an Interest Rate Cap agreement with BNP Paribas SA for 20 years with a strike rate 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 [14] 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 margin above 3m EURIBOR will continue at the level of [•]bps, 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

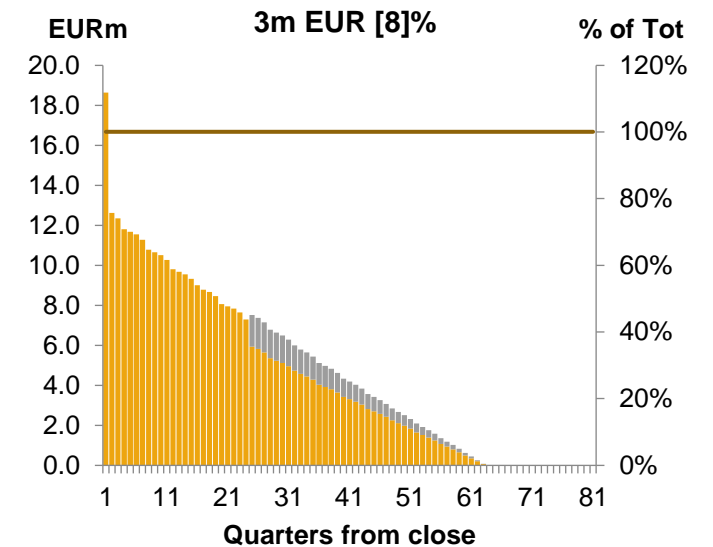
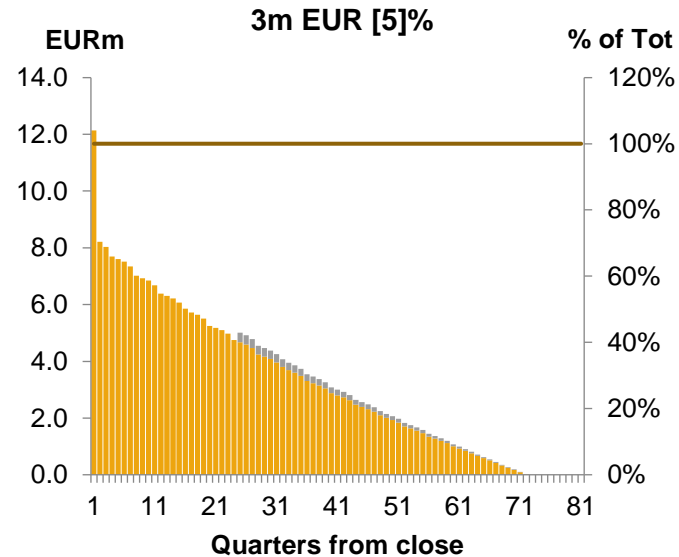
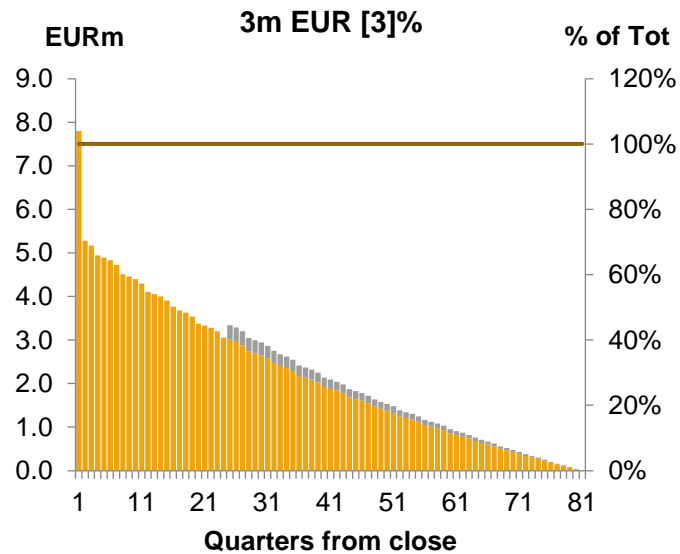
- ✓ The Class A Excess Consideration payment ranks ahead of the Class B Notes. This may lead to losses for Aegon Hypotheken (as the Class B Noteholder) in high interest rate scenarios
- ✓ Following the FORD the Class A Notes will benefit from a margin step-up equal to [•]bps as part of the Class A Excess Consideration
- ✓ 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 [April 2031] (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 [13.2]%² on the notes payment date falling in [April 2031], this effectively allows for a discount on the sale of the mortgage portfolio to redeem the Class A Notes

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]

■ Excess Considerations (LHS)
■ Senior Interest (LHS)
— Cum. Interest Paid as % of Cum. Scheduled Interest Due (RHS)





Highlights

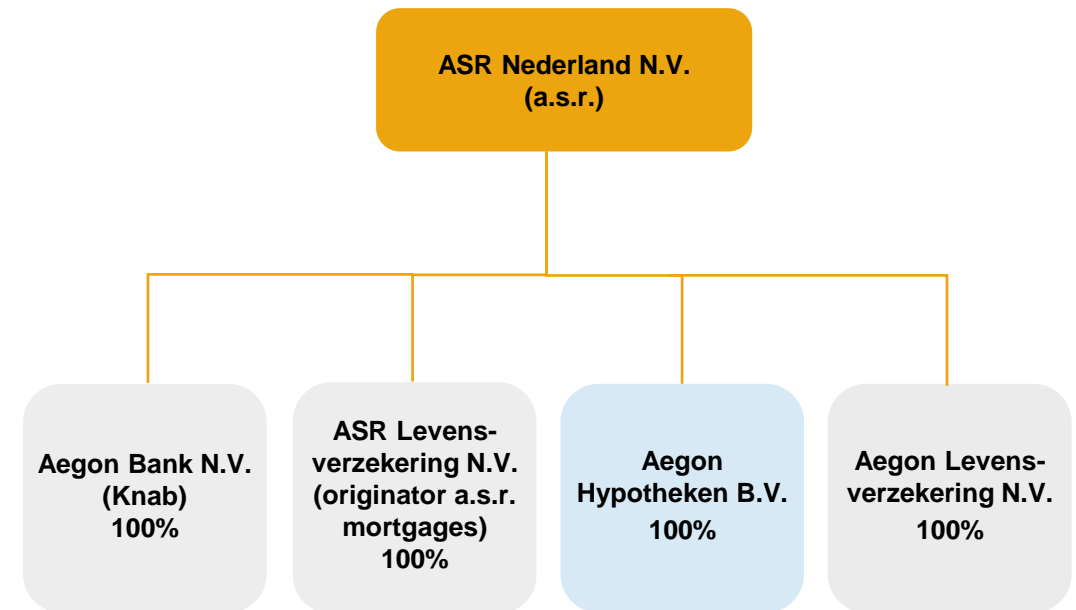
Position of Aegon Hypotheken within organizational structure

Aegon Hypotheken became a direct subsidiary of ASR Nederland N.V. on July 4, 2023

Position of Aegon Hypotheken within a.s.r.

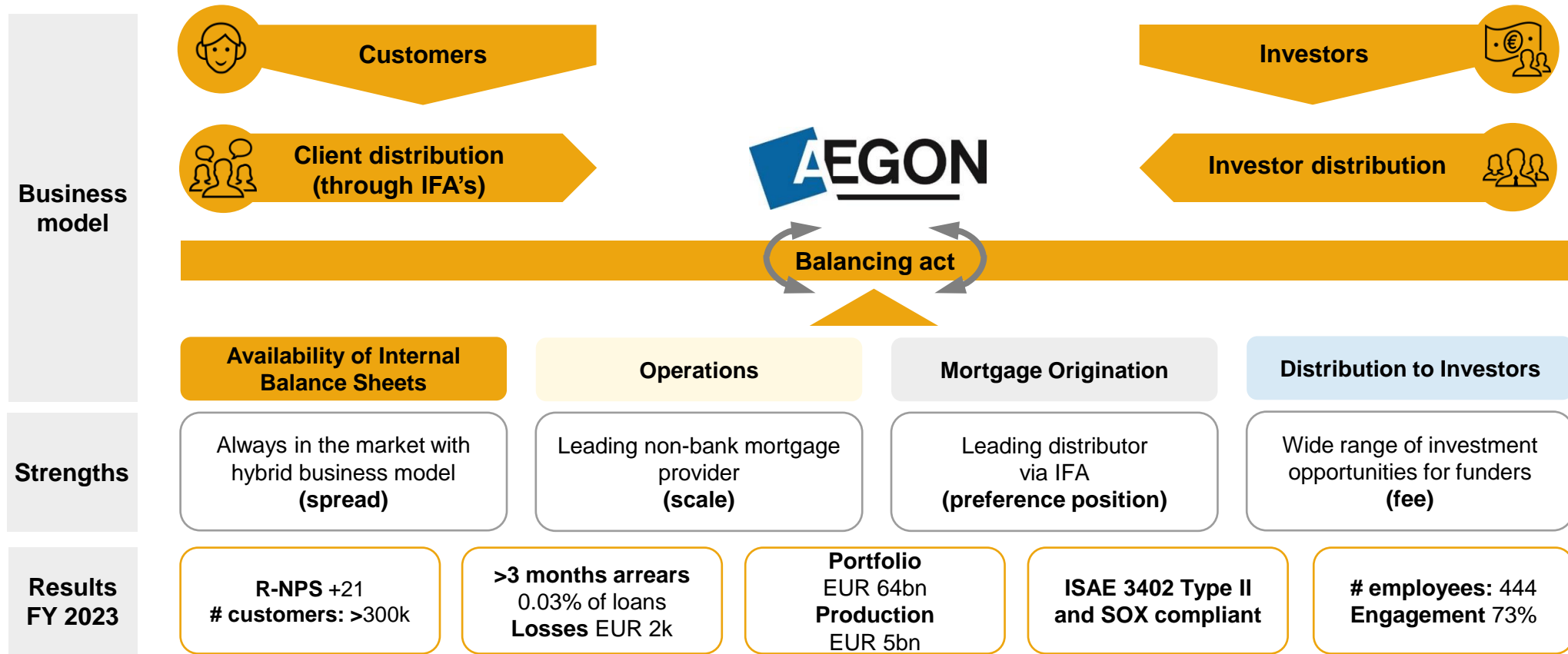
- ✓ On October 27, 2022, ASR Nederland N.V. (a.s.r.) announced a conditional agreement for a business combination with Aegon N.V. The agreement incorporates all insurance activities, including mortgage origination and servicing operations, distribution and service entities, as well as the banking business of Aegon Nederland N.V.
- ✓ The transaction was closed on July 4, 2023, and Aegon Hypotheken is thereafter owned by ASR Nederland N.V. The merger was executed on October 1, 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



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



Aegon Hypotheken is a 100% subsidiary of a.s.r.



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



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



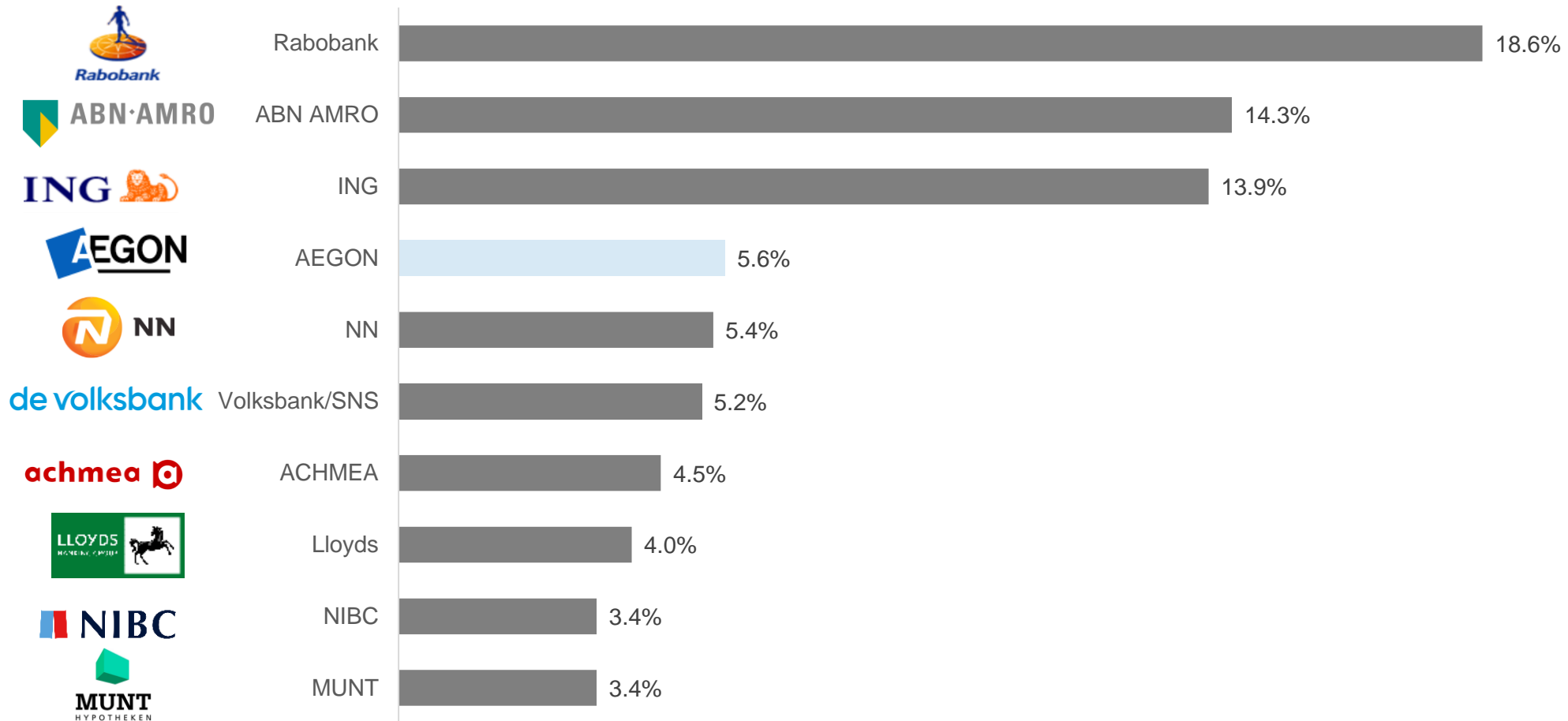
Sales and advice is provided by intermediaries, while all underwriting decisions are made by Aegon Hypotheken



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

Aegon Hypotheken in the Dutch mortgage market

4th largest mortgage lender with 5.6%¹ market share in 2023 new production



Diversified funding of Aegon Hypotheken's mortgage loans

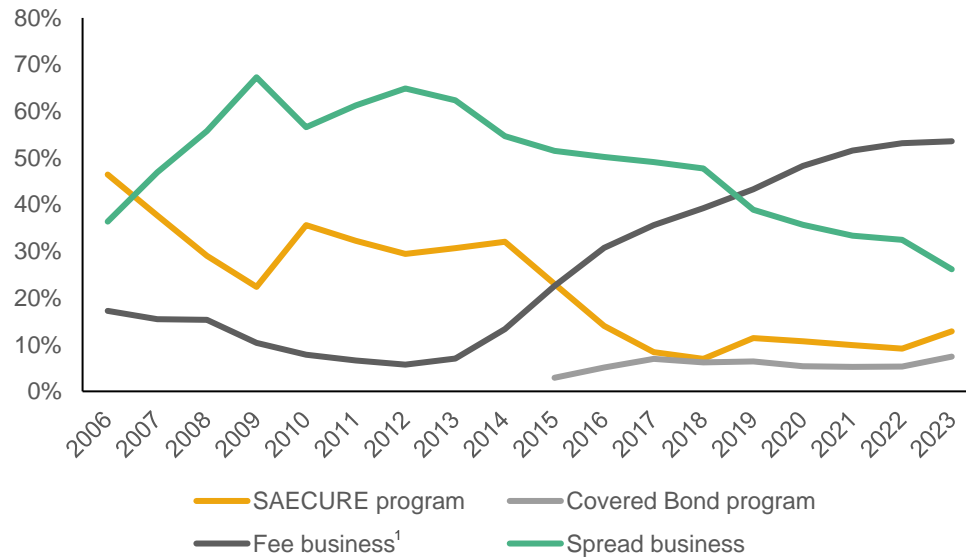
Competitive advantages	Nominal mortgage amounts	Main characteristics
<ul style="list-style-type: none"> ✓ Strong position with independent financial advisors ✓ Straight through processing ✓ Leading mid-office capabilities ✓ Active in all maturities ✓ One IT platform 	(FY 2023 in EUR bn)	
	4 Covered Bond Programmes*	<ul style="list-style-type: none"> ✓ Registered SBCB programme, with a nominal value of outstanding bonds of EUR 2.0bn ✓ All new CB issuances in soft bullet format ✓ Registered CPTCB programme since 2015, with a total nominal value of outstanding bonds of EUR 1.5bn
	7 RMBS – SAECURE Programme	<ul style="list-style-type: none"> ✓ Funding diversification ✓ 21 deals issued since 2000, with SAECURE 17^(Retained), 18, 19^(Retained), 20 and 21 still outstanding
	5 Aegon Bank	<ul style="list-style-type: none"> ✓ Offering products to customers on both sides of the balance sheet
	32 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
	7 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 Hypotheken to grow its portfolio

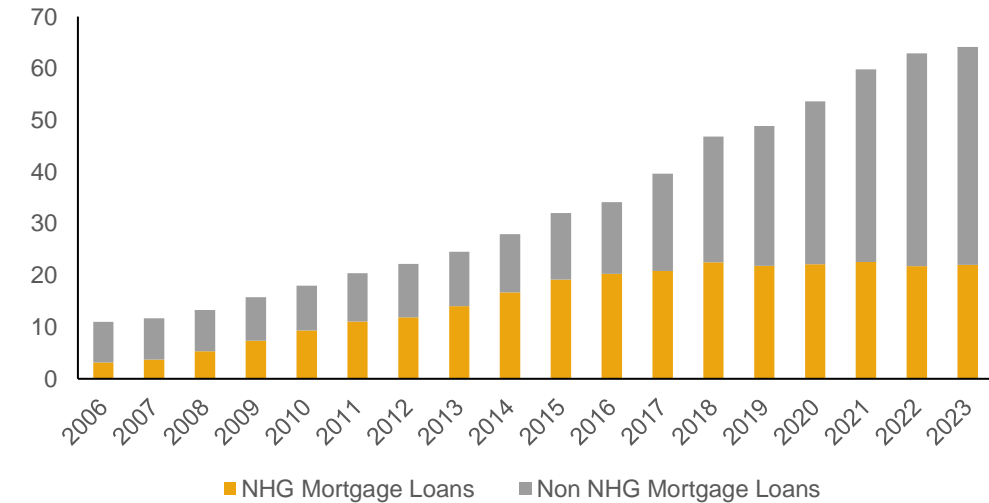
Funding type

As % of total portfolio



Total Mortgage loan portfolio

In EUR bn



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

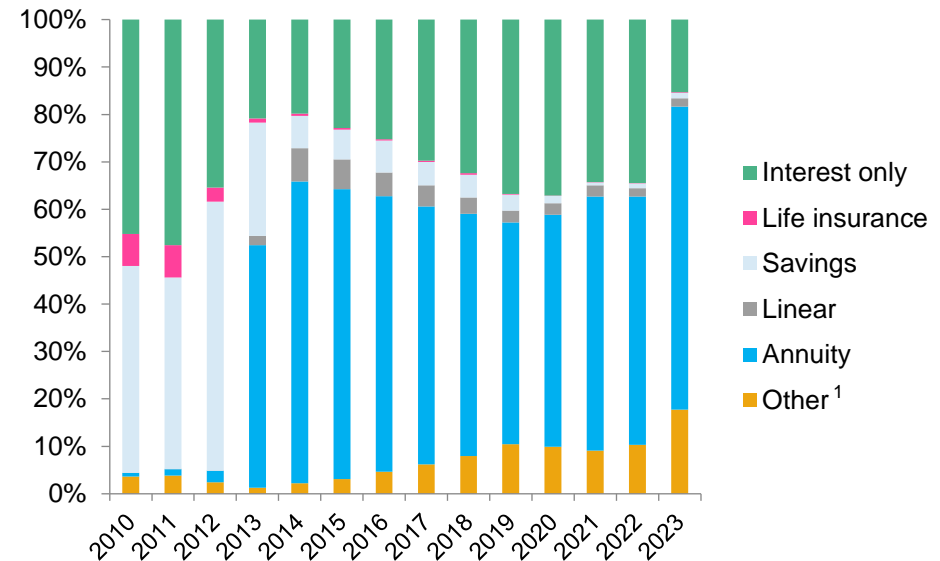
- ✓ Borrowers do not make any principal repayments but instead make payments into a savings account with an insurance company or bank

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 Hypotheken portfolio

Source: Aegon Hypotheken (2006 – 2023)



- ✓ Aegon Hypotheken 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 Hypotheeken's place within

Facts and figures Dutch mortgage market



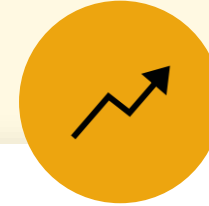
Total mortgage production amounted to a **level of €107bn** (YoY **-30,4%**) in 2023



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



HDN registered **368,442 mortgage applications** in 2023 (YoY **-29.3%**)



HDN registered a **higher number of applications** for new loans compared to refinancing in 2023



Number of permissions for newly built properties **slowing down** (YoY **-21%**)



Coupons have stabilized in 2023.



Average mortgage size of new loans slightly decreased to €332,942 in 2023 (YoY **-3%**)



ESG has become a hygiene factor in the Dutch mortgage market

Policy developments Dutch mortgage market

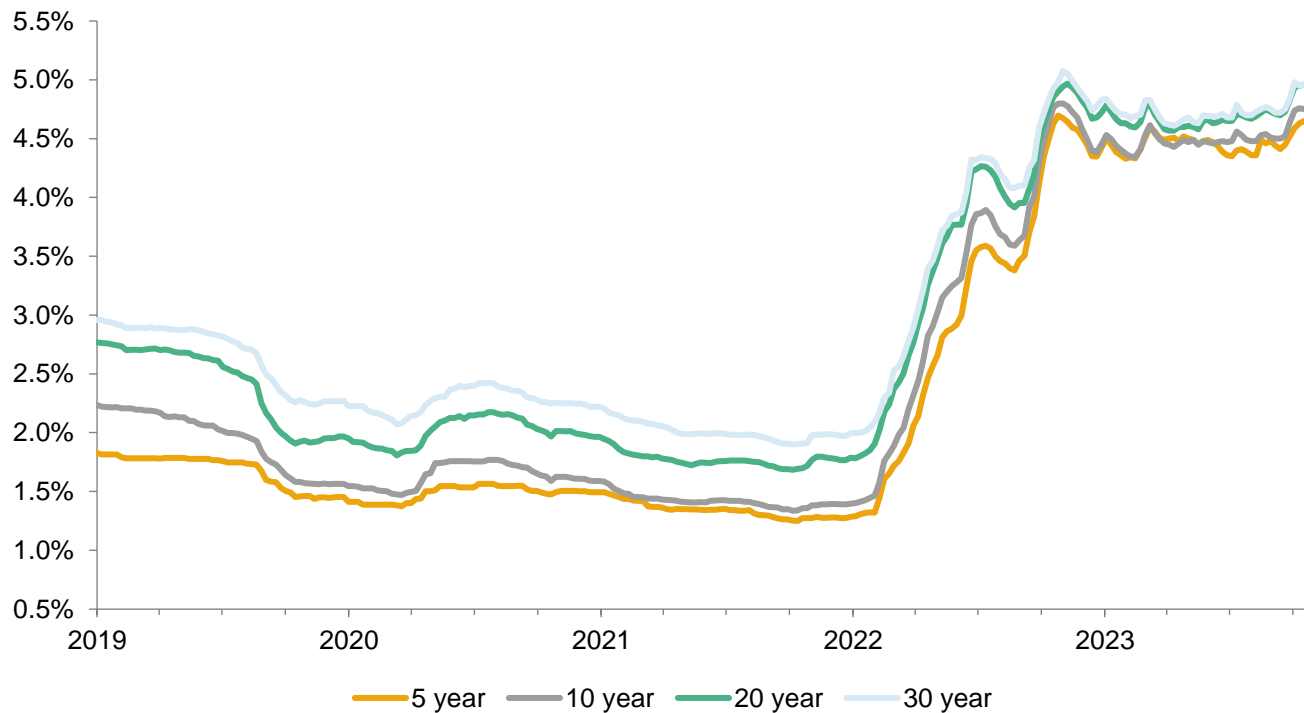
Policies aimed at reducing risk and improving accessibility for first time buyers

Aegon Hypotheken 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" Maximum bridge loan lowered from 90% to 85% of market value	Mover mortgage - interest on loan for old house to be based on actual market rates
LTV & Interest deductibility	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%	Threshold of house price for exemption of transfer tax for first time house buyers younger than 35 increased to 510k
NHG	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	Maximum amount set at EUR 435k
Other Regulations	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%)	
	2019	2020	2021	2022	2023	2024

Policy developments Dutch mortgage market

Mortgage rates have stabilized

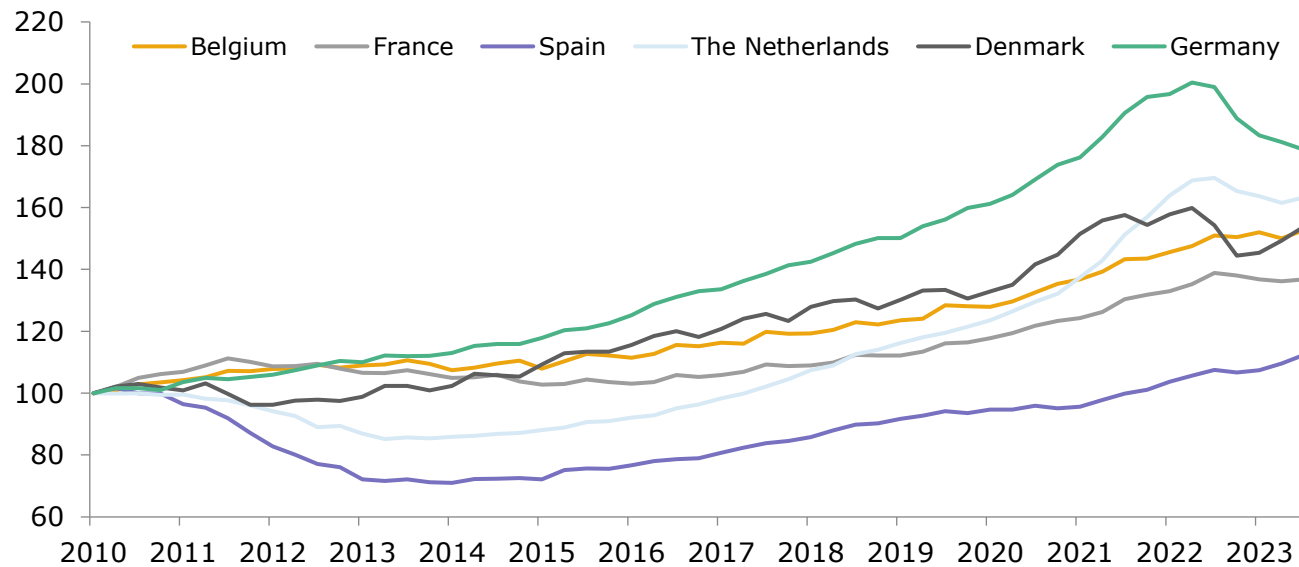
Average mortgage rates: 100% LTV (Non NHG)



- ✓ 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

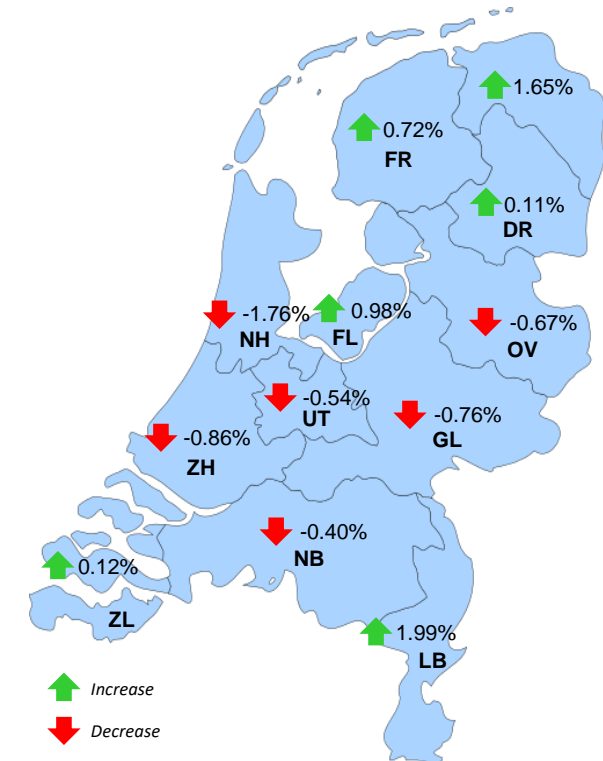
Housing prices have shown a slight increase in recent figures and are expected to further increase in 2024
House price index development (Q3 2023)



On average house prices decreased by 2.8% in 2023¹

House prices expected to increase by 4% (YTD) in 2024²

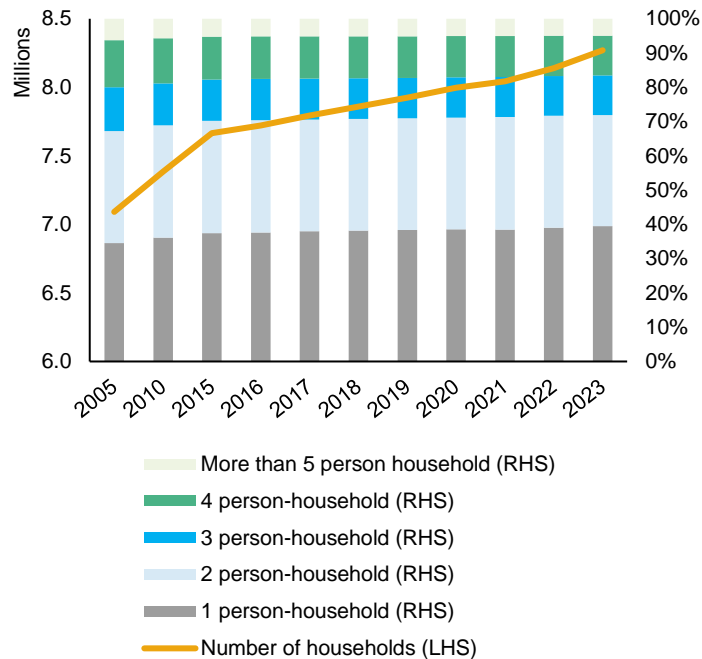
Regional house price development (YoY)³



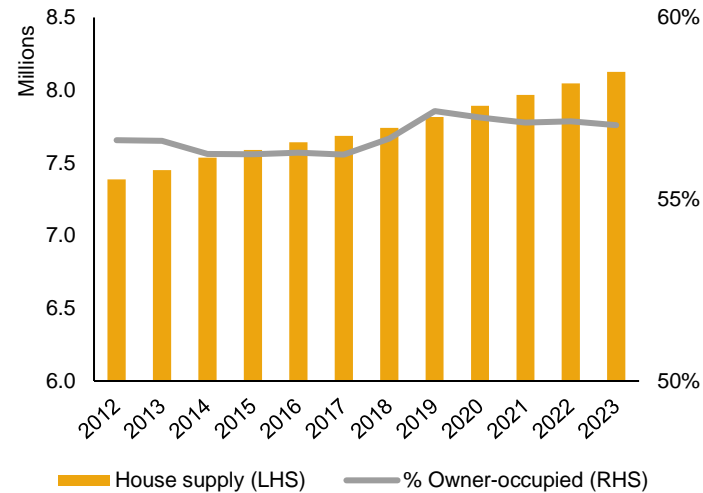
Dutch housing market

Changing household composition requires more supply

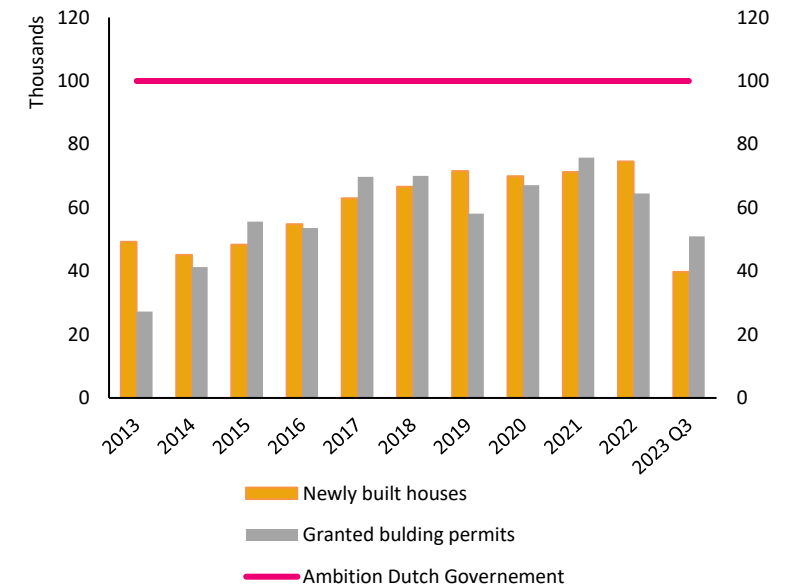
Dutch household composition



Dutch house supply



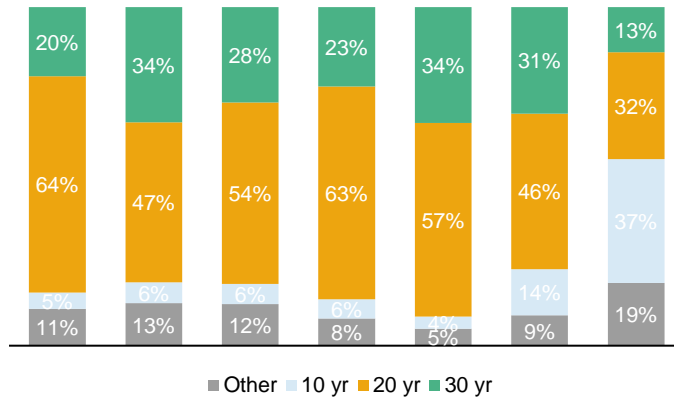
Newly built properties and permits



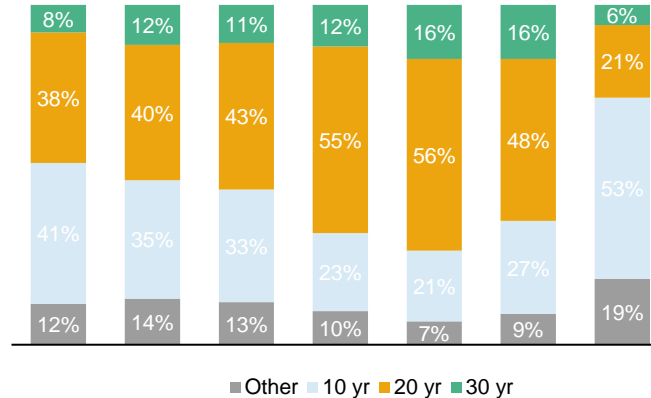
Dutch housing market

Shift from longer term fixed rate periods towards 10 years

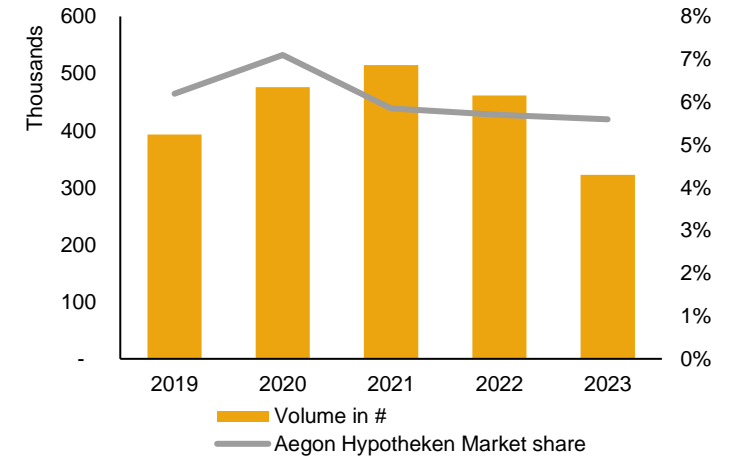
Aegon Hypotheken production by interest reset date



Market production by interest reset date

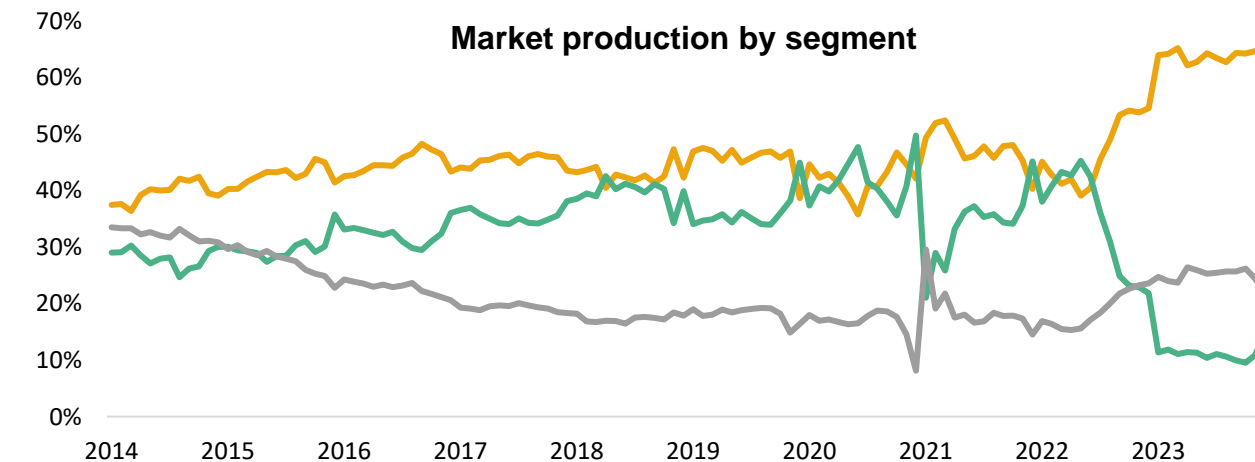
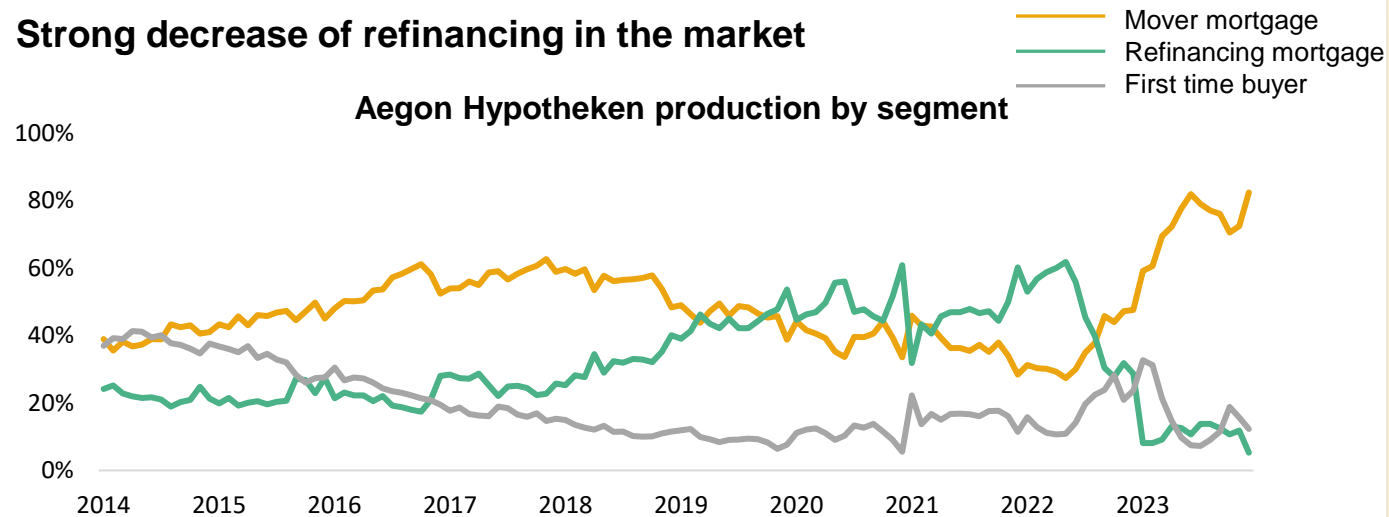


Total transaction volume and Aegon Hypotheken market share



Mortgage market segment

Strong decrease of refinancing in the market

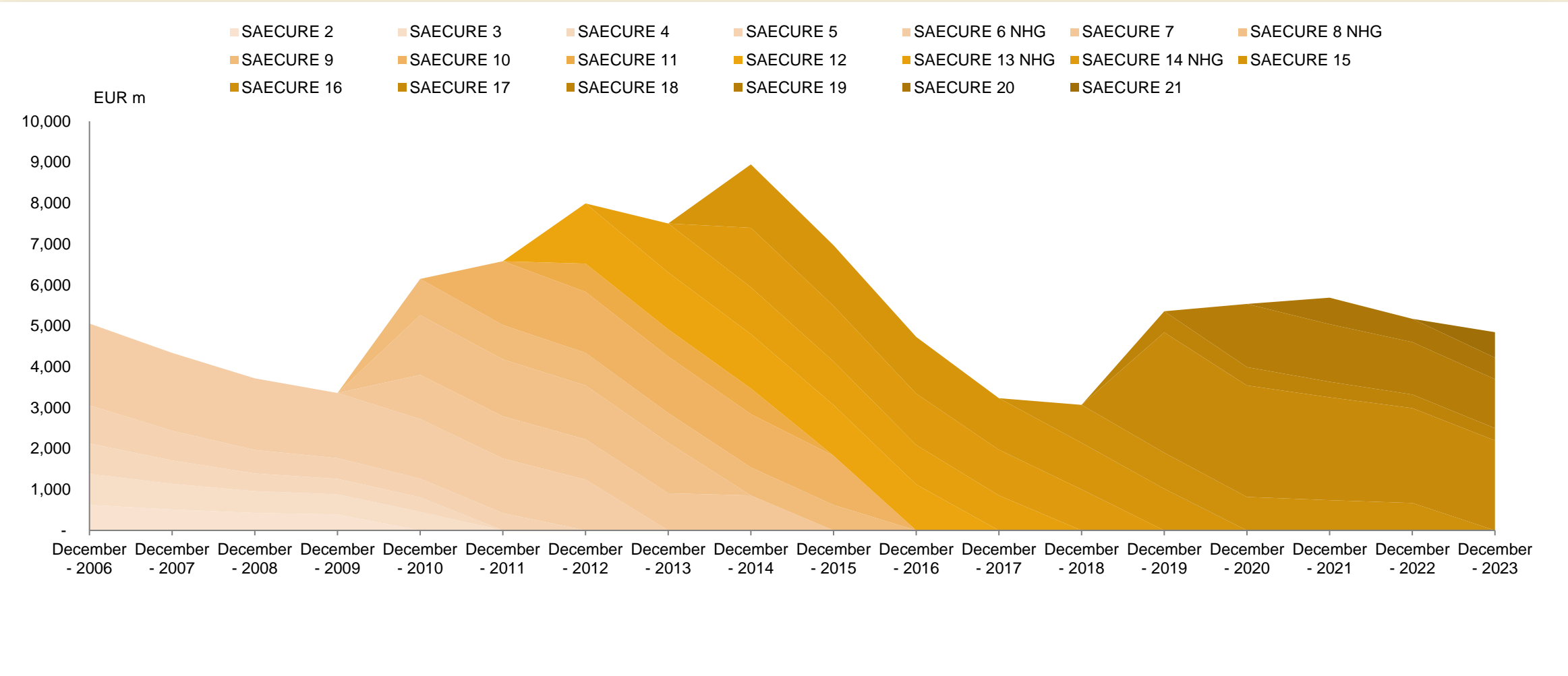


- ✓ Increasing mortgage rates lead to a strong decline of the refinancing market
 - ✓ After peaking in March 2022, the refinancing market has seen a significant decline. Few mortgages remain in the money for a profitable transfer, limiting the refinancing market to loans reaching interest reset date
- ✓ Overall mortgage production for first time buyers has seen a slight decrease at the end of 2023 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 Hypotheken's sizeable backbook leads to sizeable market share 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 Hypotheken 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 22, resulting in a redemption of the original mortgage loan in SAECURE 22.



SAECURE program performance

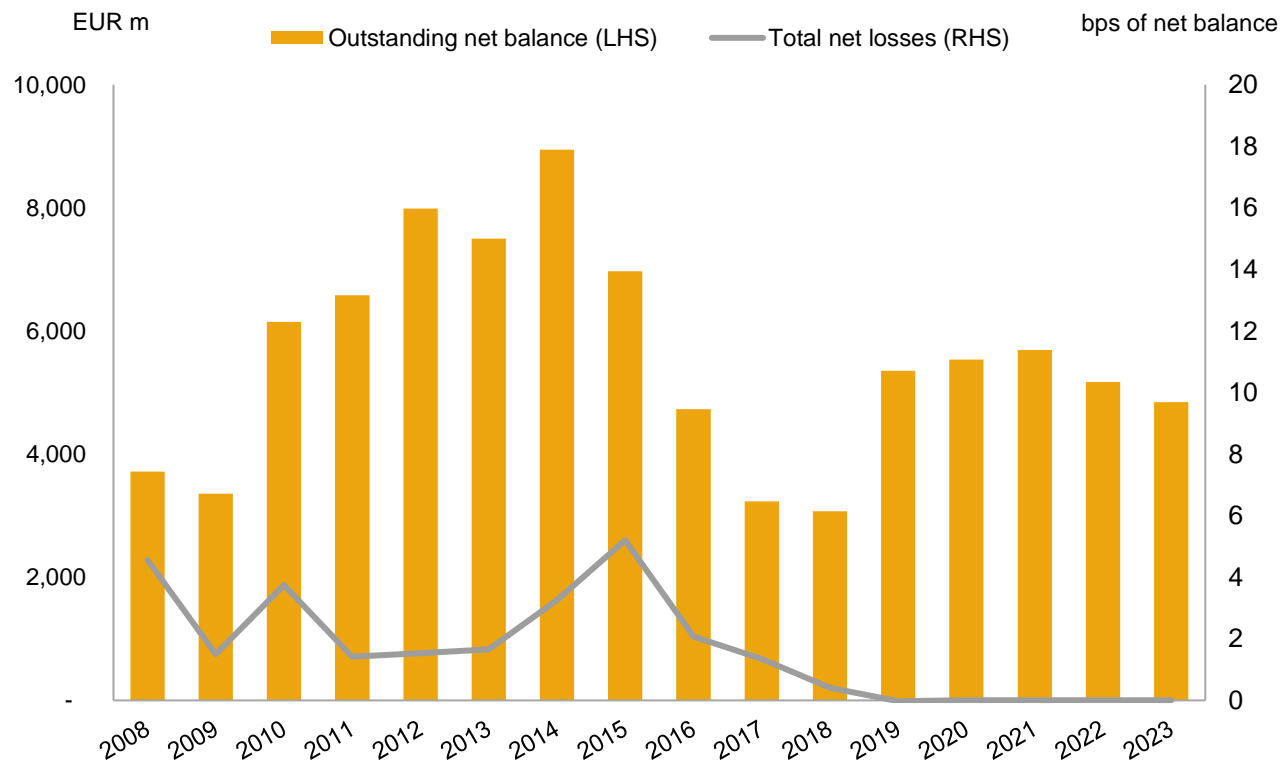
Outstanding net balance of all SAECURE transactions



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 5 years

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) ^{1,2,3}	
Transaction	Closing Date	FORD	Number of loans	EUR (mln)	Number of foreclosures	EUR (mln)	Cumulative losses (bps)	EUR (mln)	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	2	0.00	0.00	0.00	0.00
SAECURE 18 NHG	Jul-2019	Jul-2025	3,280	545	1	0.00	0.00	0.00	0.00
SAECURE 19	May-2020	Oct-2026	9,502	1,621	1	0.00	0.00	0.00	0.00
SAECURE 20	Apr-2021	Oct-2027	3,378	701	2	0.00	0.00	0.00	0.00
SAECURE 21	May-2023	Oct-2029	2,393	640	0	0.00	0.00	0.00	0.00

Source: SAECURE investor reports

1) SAECURE 2 up to and including SAECURE 16 were called at their respective FORD dates.

2) For SAECURE 17 up to and including SAECURE 21 these figures are shown per December 31, 2023. All foreclosures reported for those SAECURE transactions did not result in a loss

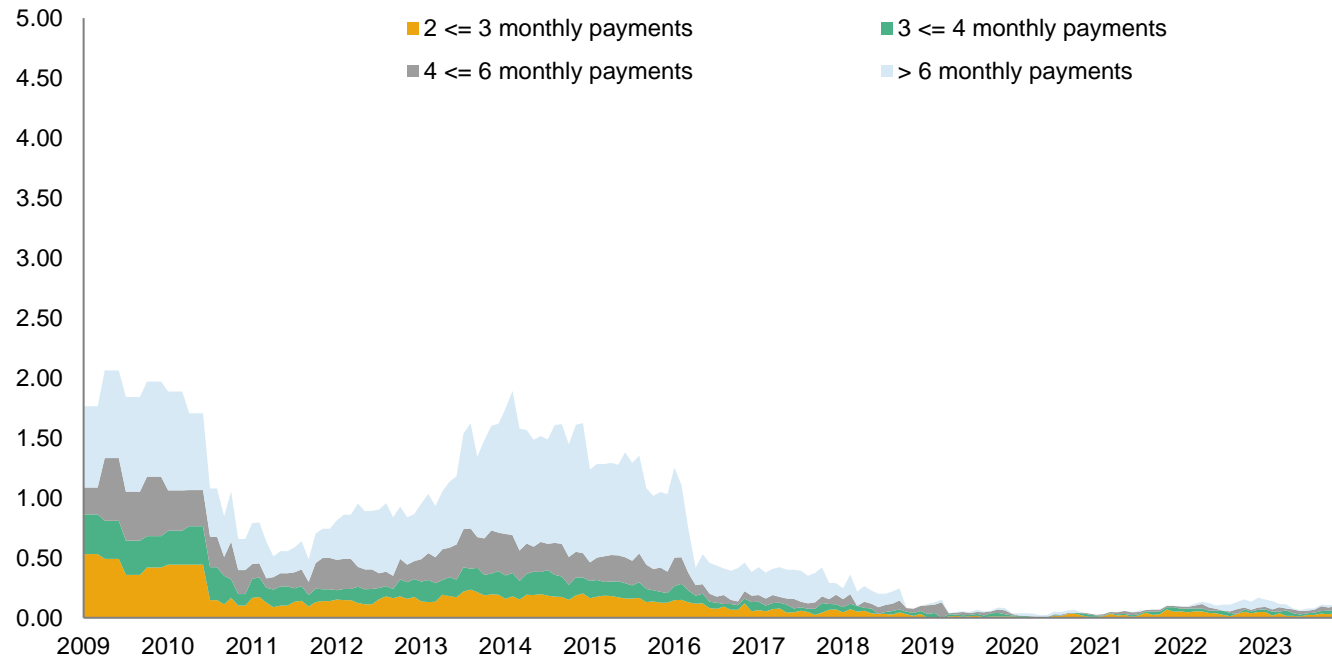
3) Cumulative recoveries concern the post-foreclosure recoveries

Performance of SAECURE transactions

Very low level of arrears

SAECURE arrears

bps of net balance



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

Performance of SAECURE transactions

Realized monthly CPRs for SAECURE

General conditions

A prepayment needs to have a minimum value of EUR 100

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

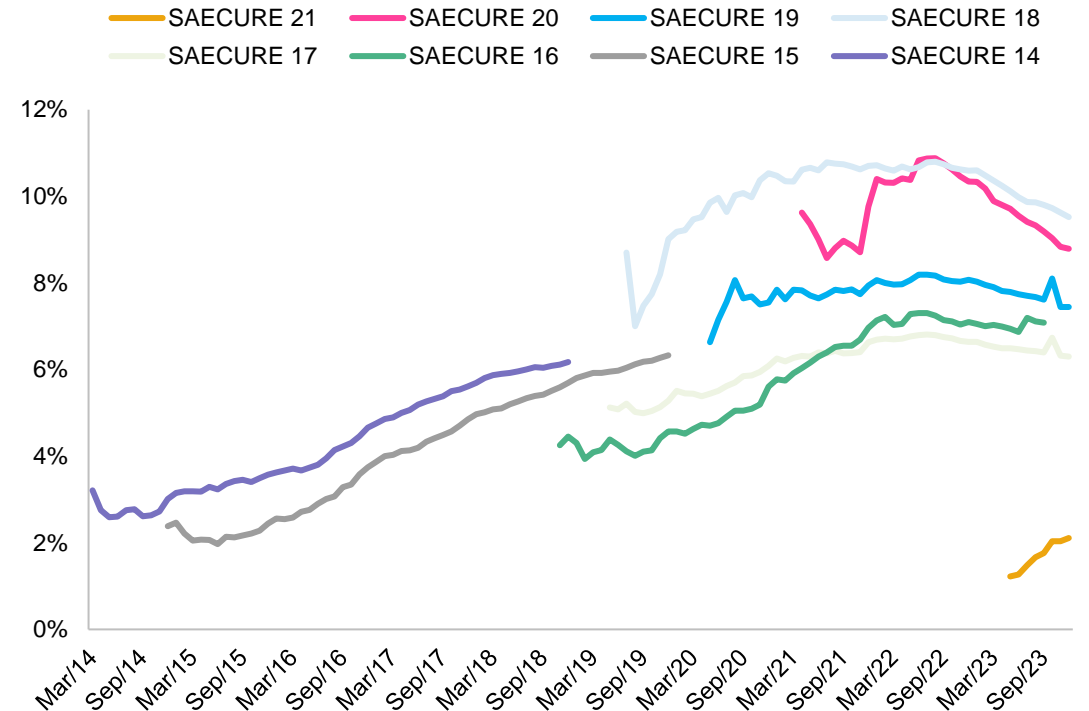
Possibilities for penalty-free prepayment include (amongst others):

- ✓ 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





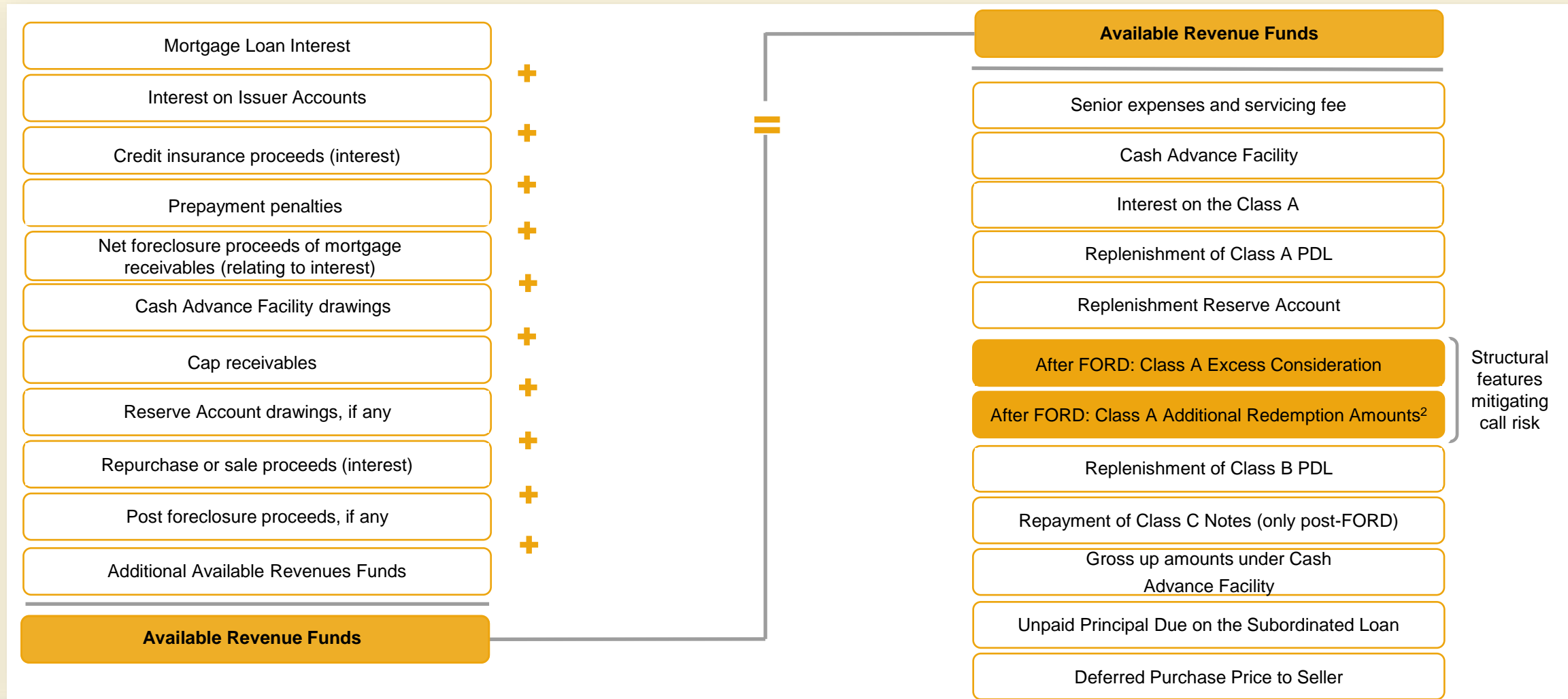
Appendix I – Additional SAECURE 22 specifics

Transaction parties

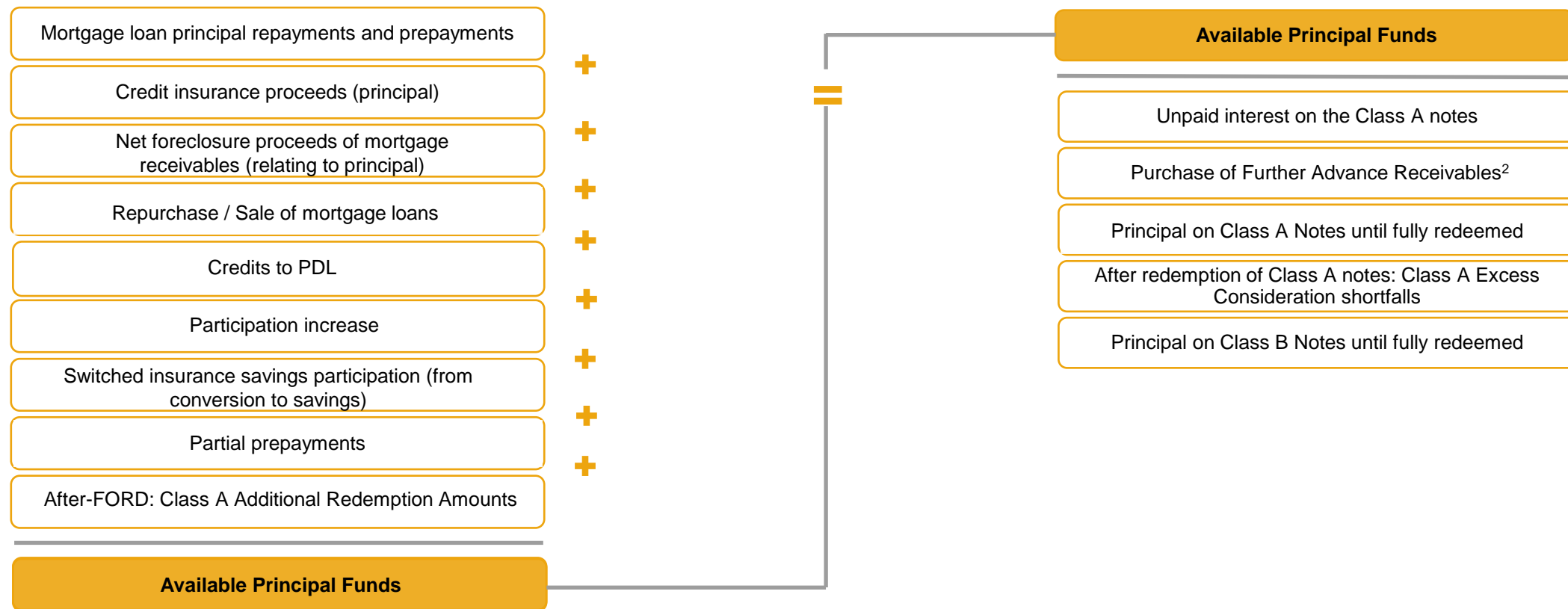
Key Transaction Parties

Issuer	SAECURE 22 B.V.
Shareholder	Stichting Holding SAECURE 22
Security Trustee	Stichting Security Trustee SAECURE 22
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



Principal priority of payments¹



Comparison transactions

Deal Name	SAECURE 22 ¹	Green Lion 2023-1	Delphinus 2023-I	SAECURE 21	Green STORM 2023	Bastion 2022-1 NHG
Summary deal info						
Closing date	• [March 2024]	• October 2023	• July 2023	• May 2023	• March 2023	• November 2022
Class A size (EUR)	• [•]	• 850,000,000	• 500,000,000	• 600,000,000	• 500,000,000	• 368,500,000
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)	• AAA / AAA • (Fitch / S&P)	• AAA / AAA • (Fitch / S&P)	• AAA / Aaa • (Fitch / Moody's)	• AAA / AAA • (DBRS / Fitch)
Structural Features						
Hedging	• Cap strike at [•]% ² • 20 years	• Interest Rate Swap Agreement	• Interest Rate Swap Agreement	• Cap strike at 1.2% • 25 years	• Interest Rate Swap Agreement	• Interest Rate Swap Agreement
Credit Enhancement	• [7.0]%	• 6.0%	• 6.0%	• 7.5%	• 6.0%	• 10.5%
Issue price	• [100]%	• 100%	• 100.0%	• 100%	• 100.0%	• 100.0%
Coupon pre-FORD	• 3mE + [•] bps	• 3mE + 45 bps	• 3mE + 46 bps	• 3mE + 42 bps	• 3mE + 38 bps	• 3mE + 60 bps
Coupon post-FORD	• MIN(3mE; [6.5]%) + [•] bps	• 3mE + 90 bps	• 3mE + 92 bps	• MIN(3mE; 6.5%) + 42 bps	• 3mE + 76 bps	• 3mE + 120 bps
Excess Consideration	• 3m Euribor > [6.5] % • Class A Step-up Consideration	• Not applicable	• Not applicable	• 3m Euribor > 6.5% • Class A Step-up Consideration	• Not applicable	• Not applicable
Pool characteristics						
WA CLTOMV	• [69.7]%	• 76.9%	• 70.9%	• 71.2%	• 67.1%	• 83.3%
WA CLTIMV	• [52.3]%	• 73.2%	• 55.1%	• 63.6%	• 56.2%	• 67.3%
WA interest rate	• [3.0]%	• 2.5%	• 2.3%	• 2.2%	• 2.1%	• 1.4%
WA maturity	• [24.5]yrs	• 28.1yrs	• 42.9yrs	• 27yrs	• 25.4yrs	• 27.9yrs



Appendix II – Generic Aegon Hypotheeken mortgage business information

Mortgage pricing overview



Pricing process focused 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 Director of the mortgage business



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 IFAs¹

- ✓ Appointment based on possibility to do business in several branches and growth opportunities of the firm
- ✓ Quality is monitored:
 - ✓ All offices are obliged to have a WFT²-certification
 - ✓ Monitoring first time right percentages on submitted proposals
- ✓ IFAs are paid by their customers, not by Aegon Hypotheken



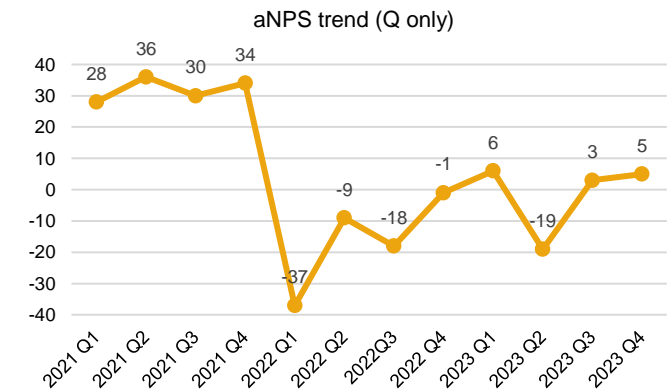
Aegon Hypotheken has a longstanding durable relationship with IFAs

- ✓ Winner of the 2022 “Gouden Lotus Award” in the Mortgage product innovation category for the ‘Duurhuur’ pilot
- ✓ After winning the ‘Gouden Spreekbuis’ in 2019, Aegon Hypotheken has been awarded the ‘Zilveren Spreekbuis’ in 2020³
- ✓ Jury report: ‘Aegon Hypotheken thinks broader than its own environment. A mentality that the jury highly values



Net Promotor Score (aNPS) IFA's

- ✓ The aNPS⁴ shows an increase.



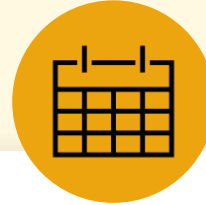
- ✓ Aegon Hypotheken is a stable, reliable mortgage originator with high NPS scores awarded by IFA's

Underwriting process



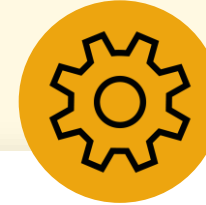
The underwriting department is characterized by its quality of people

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



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

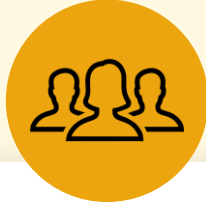
- ✓ Underwriting decisions based on Code of Conduct and TRHK (LTVs, LTIs, etc)
- ✓ Only owner-occupied residential properties with first lien (no buy to let) or short-term bridge loans to finance the equity part of an existing property till sold
- ✓ Credit searches with BKR¹ and fraud prevention searches 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

Loan servicing



The servicing department is characterized by the quality of its people

- ✓ All servicing decisions are taken by Aegon Hypotheken'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 Hypotheken'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

Immediate action and a case-by-case approach

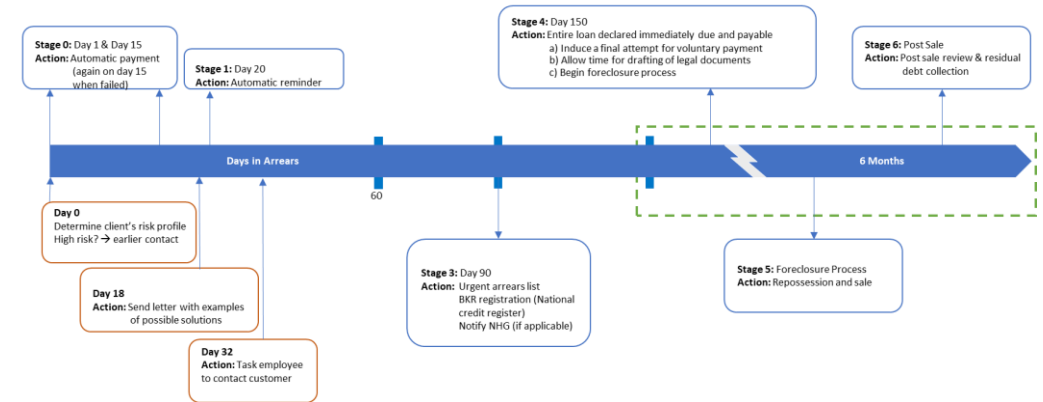
Arrears management at Aegon Hypotheken

- ✓ 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)

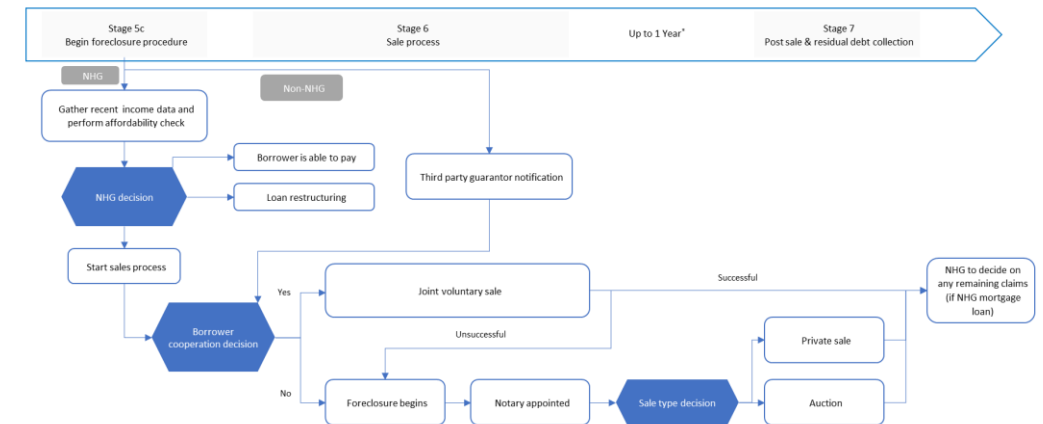
Helping our customers become financially fit

- ✓ 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

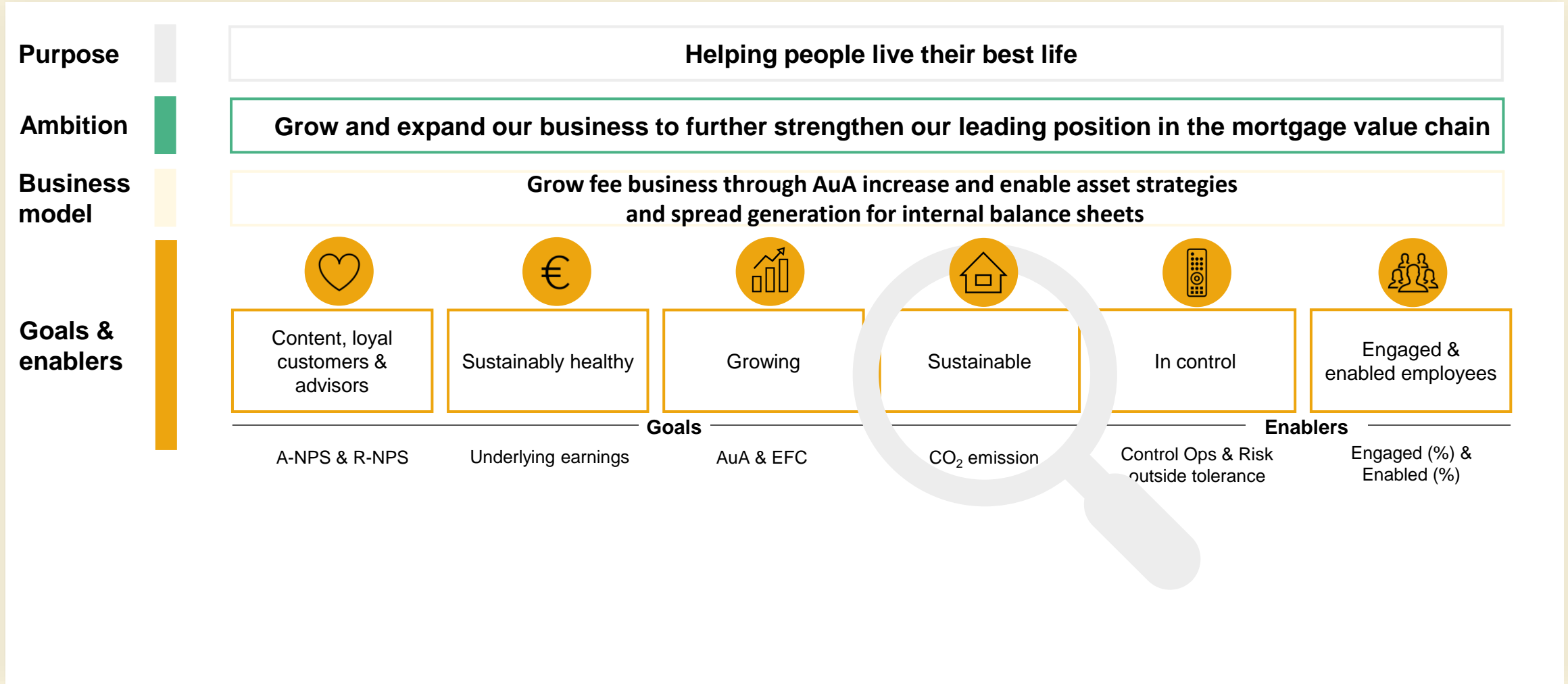


Repossession & sale process



* 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 2023 and what's to come

Regulation

New loan rules from 1/1/2024 for customers:

- ✓ Depending on the energy label the customer can borrow an additional amount for sustainable measures
- ✓ Depending on the energy label the customer can borrow more

Beter energie-label? Dan mag je meer lenen.	Geregistreerd energielabel van de woning	Slechter energie-label? Dan mag je extra lenen voor energie-besparende maatregelen.
+ € 50.000	A++++ met energiecertificaat	
+ € 40.000	A++++	
+ € 30.000	A+++	+ € 10.000
+ € 20.000	A+, A++	+ € 10.000
+ € 10.000	A, B	+ € 10.000
+ € 5.000	C, D	+ € 15.000
	E, F, G	+ € 20.000
	Onbekend	+ € 10.000

Customer Journey / Product 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 debts
 - Based on energy label different message
- ✓ Introduced an extra page in the mortgage offer to inform customers on the sustainability loan
- ✓ E-mail campaign Sustainability to clients about isolation
 - Targeted at clients with energy label D or worse
 - Offered a discount on isolation together with our partner homeQgo
 - During the national isolation weeks of the Dutch Government (September)
- ✓ Introduction of homeQgo Advisor scan.
 - Adjusted tool for advisors to help their clients with sustainability. The advisor can download and send a PDF report to the client
- ✓ Campaign to customers 6 months before retirement date about changing income

Reporting

- ✓ EU Taxonomy
 - = Alignment of percentage reported in consolidated annual report with a.s.r.
 - Loan level EU Taxonomy alignment. Physical risk and transitional risk indicators available for all investors
- ✓ ESG Dashboard
 - Dashboard replaces ESG Report from Q4 2023 reporting
- ✓ CSRD
 - New European reporting standard comes into effect in 2025 over the year 2024
 - Biggest difference with existing reporting is that companies also have to look at their impact on the value chain (up- and downstream)

What do we offer our clients and advisors?

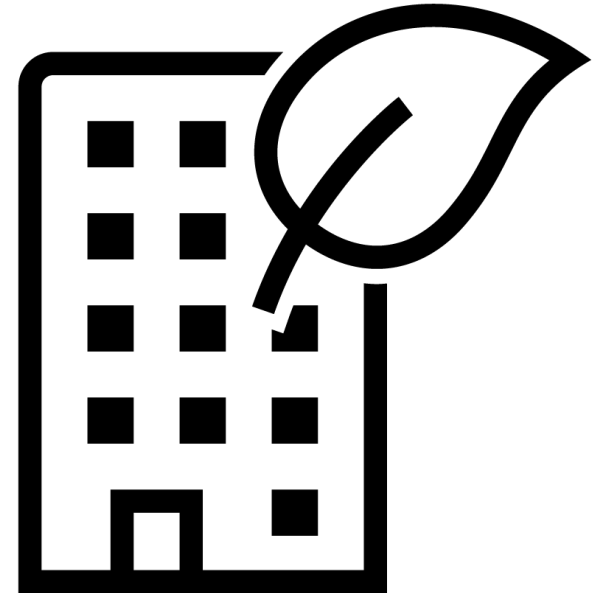
Existing products, proposition & services

Loan-To-Value

- ✓ Clients can borrow up to 106% LTMV for energy saving measures after construction
 - This can only be spent on predefined measures and the amount will be held in an energy depot
 - Client must specify which measures they are going to take beforehand
- ✓ Clients can loan up to 106% of the market value for energy saving measures before construction
 - This can only be spent on predefined measures and the amount will be held in an energy depot
 - Client does not have to specify beforehand what they are going to do

Services

- ✓ HomeQgo tooling
 - Tool where clients can see what sustainable measures can be taken, what the investment is and the expected return on investment
 - Tool especially for advisors to help their clients with sustainability. The advisor can download and send a PDF report to the client
- ✓ Rekenhulp (Calculation tool)
 - Tool where clients can calculate the costs for a (sustainable) construction



Proactive campaigns and nudges

Clients

- ✓ Insights in energy label in 'Mijn Aegon' environment
- ✓ Proactive e-mail campaigns segmented by energy label
- ✓ Nudges to clients about taking sustainable measures:
 - With a new mortgage without sustainable measures
 - With an additional mortgage
- ✓ Blogs and client stories about sustainability to motivate clients.
- ✓ Proactive e-mail campaign targeted at customers 6 months before retirement date with tips about their changing income

Advisors

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

EGON Zoek naar klant, adres of contract

Algemeen Hypotheek Inkomen Schade Pensioen Bancair 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](#) +

1 Offerte 2 Voorbehouden 3 Beoordeling 4 Passeren

✓ **Offerte is verstuurd**

De voorlopige offerte is aan u verstuurd. Upload deze getekend binnen twee weken na offertedatum in de stukkenlijst hieronder via "Akkoordformulier / Origineel getekende offerte". Uiteraard kunt u dit document ook via uw eigen adviespakket aanleveren.



Beste heer Schrauders,

Oud worden op een fijne plek, dat doe je het liefst in je eigen huis! In het huis waar je nu woont of misschien wil je wel graag verhuizen. Soms zijn een paar aanpassingen in huis voldoende om er langer te blijven wonen. In onze vorige mail noemden we al het onderzoek wat wij hebben gedaan onder 500 huizenbezitters van 60 jaar en ouder. En wat blijkt? Twee derde van de ondervraagden heeft niets aangepast aan de woning voor levensloopbestendigheid en heeft daar ook geen plannen voor. Ben je benieuwd naar wat je kan doen om langer in je huis te blijven wonen, dan is deze e-mail voor jou.

Verduurzamen: we zien en horen het overal en is het gesprek aan de leekentafel. Misschien heb je met je VvE hier al eens over gesproken. Toch zijn er veel mensen die nog geen aanpassingen hebben gedaan. Wij deden onderzoek onder ruim 500 huizenbezitters van 60 jaar en ouder. En wat blijkt? Meer dan de helft van de ondervraagden vraagt zich af of het zin heeft geld en energie in verduurzamen te steken. Een goede vraag! In deze e-mail gaan we hier verder op in en geven we je informatie om te kijken of verduurzamen in jouw situatie past. Ook geven we antwoord op de vraag hoe je dit kunt financieren.

Levensloopbestendig, wat is dat?

Een levensloopbestendige woning is een huis met (aangepaste) voorzieningen, zodat je er ook op latere leeftijd kunt wonen. Denk bijvoorbeeld aan:

- Slaapkamer of badkamer op de begane vloer in combinatie met uitbouw
- Een traplift
- Verlaagde drempels
- Een antislipvloer
- Domotica (automatisering van de woning, zoals het op afstand bedienen van gordijnen)
- (ver)brede deuren
- Aangepast toilet

Hypotheekofferte aanpassen

1 wijzigingen 2 Controleren 3 Bevestiging

Wijzigingen

Welke wijzigingen wilt u aanvragen?

- ☐ Rentedaling
- ☐ Opzet van de leningdalen
- ☐ 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.

EGON

Beste mevrouw Aantjes,

De stijgende energieprijzen zijn momenteel hét gesprek van de dag. Het NIBUD heeft berekend dat een gemiddeld huishouden tot wel € 128 per maand méér kwijt kan zijn aan energiekosten! De inschatting is dat 30 tot 40% van de mensen een te laag maandbedrag heeft voor de energie. Check daarom regelmatig of je maandbedrag nog goed is. En pas je termijnbedrag aan of reserveer een bedrag hiervoor. Zo voorkom je verrassingen. Daarnaast lopen ook veel energiecontracten dit jaar af. Dan krijg je volgend jaar de hogere energierekening. Oei, dat is schrikken! Gelukkig zijn er een aantal manieren om te zorgen voor een lagere energierekening.

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 Centraal](#) of in [onze blog](#).

Stappen zetten in het verduurzamen van je huis

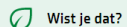
Hu is het moment! Verduurzamen begint vaak met isoleren waardoor je direct gaat besparen op je stookkosten. Door bijvoorbeeld folie achter je radiator te plaatsen. Dan gaat er minder warmte verloren. Wil je meer weten over wat je kan doen? [Bekijk dit filmpje met een duurzaamheidsexpert](#) eens.



Met een aanpak op 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](#)



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](#) →

Impression of the tools

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

homeQgo & AEGON

Hulp nodig van homeQgo? 085 - 30 30 885

Je huis verduurzamen?

Makkelijk en snel geregeld via homeQgo

Doe de huisscan voor gratis advies

- ✓ Gratis persoonlijk advies op maat
- ✓ Scherp aanbod van onze gecertificeerde installateurs
- ✓ Snel online geregeld, helemaal vrijblijvend

Postcode: Huisnr.: Toev.:

Voornaam: E-mailadres:

☐ Ik ga akkoord met de voorwaarden van homeQgo

☐ Ik geef toestemming om mijn gegevens te gebruiken voor een persoonlijk advies en mij hierover per e-mail te informeren.

[Start huisscan](#)

Terug naar vorige pagina

Samenwerking van homeQgo & AEGON

Het duurzaamheidsadvies voor

Woning en wensen

Meer wooncomfort

Klaar voor een duurzamere toekomst

Hogere woningwaarde

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](#)

Verduurzam je huis met homeQgo

Wat wordt je volgende stap?

Verduurzamen

Hoe verduurzamen?

Het verduurzamen van je huis is een proces dat begint met een huisscan. Hierin wordt je huis geïnspecteerd en wordt een advies gegeven op basis van de huidige situatie en je wensen. Het advies wordt vervolgens omgezet in een offerte, die je kunt aanvragen via de website.

[Meer informatie](#)



Thank you!

Aegon Hypotheken B.V.

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