

### SENSITIVITY OF ASSUMED MEDICAL COST TREND RATES:

Assumed medical cost trend rates have an effect on the amounts reported for the health care plans. A one-percentage change in assumed medical cost trend rates would have the following effects:

	2010		2009	
	+ 1%	– 1%	+ 1%	– 1%
Aggregate of current service cost and interest cost components of net periodic post-employment medical costs	2	(1)	2	(1)
Accumulated post-employment benefit obligation for medical cost	18	(16)	14	(13)

Experience adjustments arising on:	2010	2009	2008	2007	2006
Plan liabilities	59	(11)	(3)	(37)	(76)
Plan assets	175	241	(882)	64	112

An experience adjustment on plan liabilities is the difference between the actuarial assumptions underlying the scheme and the actual experience during the period. This excludes the effect of changes in the actuarial assumptions that would also

qualify as actuarial gains and losses. Experience adjustments on plan assets are the difference between expected and actual return on assets.

### Best estimate of contributions expected for the next annual period

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Estimated future benefits:	Pension benefits	Other benefits	Total
2011	237	18	255
2012	248	17	265
2013	244	20	264
2014	250	21	271
2015	254	22	276
2016-2020	1,346	120	1,466

Defined benefit plans are mainly operated by AEGON USA, AEGON The Netherlands and AEGON UK. The following sections contain a general description of the plans in each of these subsidiaries, a summary of the principal actuarial assumptions applied in determining the value of defined benefit plans and a description of the basis used to determine the overall expected rate of return on plan assets.

#### AEGON USA

AEGON USA has defined benefit plans covering substantially all its employees that are qualified under the Internal Revenue Service Code. The benefits are based on years of service and

the employee's eligible annual compensation. The defined benefit plans were unfunded by EUR 171 million at December 31, 2010 (2009: EUR 113 million unfunded).

AEGON USA also sponsors supplemental retirement plans to provide senior management with benefits in excess of normal pension benefits. These plans are unfunded and non-qualified under the Internal Revenue Service Code. The unfunded amount related to these plans, for which a liability has been recorded, is EUR 184 million (2009: EUR 192 million).