

Rules of the Game

By participating in the Aegon Hackathon, organized by Aegon (as defined below) in partnership with Microsoft, Deloitte and Tata Consultancy Services, you accept and agree to be bound by and comply with the terms and conditions as set out in these Rules of the Game (the “Rules”) and you will be required to consent to the Rules as a condition of registration for the event. Aegon reserves the right, at all times, to amend and/or supplement these Rules. The most up-to-date version of the Rules can be found on the event website www.aegonhackathon.com. It is your obligation to stay informed as to any changes to the Rules or the Hackathon in general. If you do not agree to the Rules, when submitting your applications or at confirmation of registration your only option is not to register or to withdraw your participation.

For the avoidance of doubt, the term “you” in the Rules refer to the Participant (as defined below).

What is the AEGON Hackathon?

The Aegon Hackathon is a competition to encourage and challenge Participants to work on a 24-hour assignment with their teams with the aim to create disruptive propositions and prototypes (the “Product”) for customers to improve their health, their wealth, or to hit the sweet spot: a combination of Wealth + Health (the “Hackathon”).

The Aegon Hackathon is run and hosted by AEGON Corporate Center B.V. (“Aegon”) and its global affiliates (together “Aegon Group”). The Hackathon will start on September 20, 2018 and will end on September 21, 2018 and will take place at three different locations: Europe (Budapest), Asia (Mumbai) and the USA (Dallas). An exact time schedule of the program will be provided to the applicants once they are selected to participate.

What are the rules of the game?

Enrollment

1. Participants will apply for participation in the Hackathon as a team consisting of a minimum of 5 and a maximum of 8 Participants. Teams are only allowed to apply for participation in one of three abovementioned hackathon locations and to submit one hack idea. Participants cannot be a member of more than one team nor may each team submit more than one hack idea. Application and participation information is available on the event website www.aegonhackathon.com.

2. The deadline for applying for the Aegon Hackathon is July 20, 2018 and can be done via the event website www.aegonhackathon.com. Once registered, a confirmation of receipt of the registration will be sent to the applicants by email.

3. Teams can sign up in one of two different categories:
 - a. External Company participants: Teams consisting of people signing up as a team that participates acting on behalf of a non-Aegon Group legal entity (“External Company Participants”);
 - b. Aegon employees and individual participants: Teams consisting of individual hackers and/or people employed by Aegon Group (“Aegon Employees”), for the avoidance of doubt, Aegon Group includes all entities that are fully or partly, either directly or indirectly, related to Aegon, except for any ownership through Transamerica Ventures LLC (“Individual Participants”).

The abovementioned categories of participants are together referred to as the “Participant(s)”.

1. Aegon will at its sole discretion select and invite the teams it deems best meet the criteria as published on the website (www.aegonhackathon.com).

2. After being selected for participation, you will be asked to indicate whether you wish to participate the Hackathon either as Individual Participant or External Company Participant after which you (or people authorized to represent the legal entity you represent in case you participate as a External Company Participant) will be asked to accept the Rules. Teams can organize themselves through a legal entity before commencement of the Hackathon after which the participants of this team will be considered External Company Participants. In this way, teams consisting of (only) external Individual Participants, not being Aegon Group employees, which are not organized through a legal entity during at application still have a chance to establish a legal entity after their team is selected to participate. For the avoidance of doubt, when a team has one or more Aegon Group employees, the team may not participate as an External Company Participant. The deadline for a team to announce their category of participation is August 31, 2018.

3. Final participation needs to be approved by Aegon. Aegon retains the right to exclude any participant at its sole discretion for any reason, including in order to retain the maximum of 100 Participants per location, or for Aegon Employees if their participation is not approved by their responsible manager.

4. During the Hackathon, Aegon will make efforts to provide the Participants with everything that might reasonably be needed. For Aegon Employees, it is expected that the Aegon entity they are employed with is required to cover reasonably-incurred flight and accommodation costs. You are responsible for making your own travel arrangements. Sleeping facilities for September 20, 2018 are arranged by the Hackathon organization.

Participants realize that Aegon invests in each Participant for participation in the Aegon Hackathon. If there is any no-show or late cancellation for the Aegon Hackathon after completion of the registration process and/or acceptance of the Rules of the Game, Aegon Group reserves the right to

request for a refund for flight and accommodation costs if incurred by Aegon made for the respective Participant which should be in the particular circumstances deemed reasonable and shall not apply in unforeseeable circumstances or in cases of force majeure.

Aegon Employees need to follow their own local travel policy and processes. In consultation with your manager, you might decide to book additional nights at a hotel. The costs for accommodation need to be covered by the participant and, if approved by your direct manager, can be reclaimed following local reimbursement process.

Students and external participants please email region for details on what will be covered by Aegon and what will not be covered:

- Mumbai: hackathon.asia@aegon.com
- Budapest: hackathon.europe@aegon.com

Facilities

5. The Hackathon will provide internet, power outlets (3 outlets per Participant), flip charts and catering. Participants need to bring their own devices and chargers. Beds and pillows will be provided, but Participants have to bring their own towels and sleeping bags.

6. Aegon will supply you with anonymized data sets and APIs, which can be used as a source of development of your applications. These APIs and the anonymized data sets contain anonymized customer and product details and customer contact moments ("Data Set"). The Data Sets are granted with a team-specific login to a secured environment. Login credentials will be handed out two weeks in advance of the Hackathon. To ensure constant capacity and availability of the Data Sets, the organization will have support staff on stand-by during the Hackathon. However, Aegon is not responsible for any influences on the availability and capacity of the Data Sets and APIs that are beyond the organization's control. The use of the Data Sets is not compulsory. You are free to fill

in the assignment as you please and let your creativity run wild by including any other external data source, not being personal identifiable data or any other data that is of a confidential nature. It is not allowed to copy or distribute the Data Sets. After the Hackathon the access to the Data Sets and APIs will be withdrawn.

7. Participants will only have access to Aegon environments and data made accessible by Aegon for the purpose of the Hackathon and are not allowed to use any other systems or data from Aegon for any purpose during and after the Hackathon.

8. Neither Aegon, nor the Aegon Group or any of their directors, employees or contractors shall be liable for damage to the Participant's property or for Participant's violation of any Intellectual Property Rights or other rights of a third party.

Jury

9. A panel of judges chosen by Aegon will select the winners of the Hackathon. All participating teams will have to deliver a pitch and a working prototype for their Product explaining the business proposition. The panel of judges shall have the sole discretion to decide which and how many teams win awards. Awards are as follows:

Investment Award:

An investment award for each location of up to €36,000 in project funding is available to invest in winning concepts that are implemented with Aegon. These awards are discretionary with the Jury. The Jury will decide which propositions and prototypes are promising enough to make a solid return on investment. No set number of winners are guaranteed and all submissions are eligible. The selection of judges and judging criteria will be announced on the event website (www.aegon-hackathon.com).

Prize award:

- First place: each team member receives €500 cash or cash-equivalent
- Second and possibly Third place: each team member receives a

non-monetary prize equivalent up to €200

Endorsement award:

The first place team also receives a LinkedIn endorsement from the regional Aegon CEO

Publicity

10. The Participants authorize and consent to Aegon Group to film and take photos of the Participants and their presentations during the Hackathon (the “Materials”). Participants explicitly renounce and waive their portrait rights in relation to photos and films taken during the Hackathon and grant Aegon Group the right to use these photos and film material for any publicity or promotional activities in any manner or media. Participants are free to use and share photos and films from the event.

11. Neither Aegon nor the Aegon Group shall be responsible for providing any compensation for the time and effort spent during the event for any Participant.

Representations, indemnity and Intellectual property rights

12. Each Participant represents and warrants that he or she rightfully owns and/or uses the intellectual property rights and related rights such as copyright, trademark rights, database rights and neighboring rights as well as rights to know-how (“Intellectual Property Rights”) in relation to the content used and/ or submitted by the Participant during the Hackathon and that he or she does not use and/ or submit content that subject to third party Intellectual Property Rights. Participant also warrants that any (further) development done on open source components will be done in accordance with the applicable open source license terms. Each Participant will fully indemnify Aegon Group and its directors, employees and contractors against any and all third parties claims for infringement of any Intellectual Property Rights of third parties in relation to content that is used or submitted by the Participant.

13. The Intellectual Property Rights related to the Data Sets, as well as any information made accessible by AEGON GROUP, are owned by AEGON GROUP and/ or its licensors. At the conclusion of the Hackathon Participant will not use, distribute or archive the Data Sets whatsoever and hereby agrees to permanently delete the Data Sets or render it unusable.

14. Each Individual Participant confirms and undertakes that all Intellectual Property Rights resulting from, and connected to, the Product(s) created by such Individual Participant during, and in relation to, the Hackathon will be transferred unconditionally, royalty-free, irrevocably and non-exclusively, with the right to sub-license to Aegon. This rule on the Intellectual Property Rights will supersede any other contractual relations any Individual Participant may have with any affiliate of the Aegon Group. If, according to local laws, additional legal steps are needed to actually transfer the Intellectual Property Rights, such Individual Participant agrees to cooperate with such additional steps to arrange for the transfer.

15. All Intellectual Property Rights resulting from, and connected to, all Product(s) created by External Company Participants during, and in relation to, the Hackathon will remain the ownership of such External Company Participant. The External Company Participant agrees that Aegon Group reserve an irrevocable, sub-licensable, non-exclusive license to use, distribute to the public, and publicly display and present a Product on terms and conditions to be mutually agreed between Aegon Group and the External Company Participant.

16. In no event shall Aegon, the Aegon Group or any of its directors, employees or contractors be liable for any direct, indirect or consequential damages arising out of or in connection with your participation in the Hackathon, whether such liability arises from any claim based upon contract, warranty, tort (including negligence), strict liability or otherwise.

17. Aegon reserves the right, in their sole discretion, to cancel, modify or suspend the Hackathon in whole or in part for any reason, including in the event of fraud, technical or other difficulties or if the integrity of the Hackathon is compromised, without liability to the Participants.

18. By participating, each Participant warrants that the Product and other works are: (i) the Participant or the team's original work; (ii) have not previously been published, sold or submitted to any other competition, promotion or contest; (iii) have not previously won awards; and (iv) have not been developed in any substantive form prior to the event, excluding ideation, material gathering and research.

Privacy policy

19. As part of registration for the Hackathon and the organization of the Hackathon, Aegon Group collects and processes relevant personal data of the Participants (name, phone number, email address and profile picture) for the purpose of communicating with you before, during and after the Hackathon and that will be used solely in relation to the organization of the Hackathon; to contact the winners of the investment award; and for recruitment purposes; or for hackathon participants to contact each other during the registration/ideation phase. Additionally, visual materials (such as photographs and videos) taken during the Hackathon will be used for online and offline publicity and communication purposes. Aegon Group will not share your personal data with third parties except to the extent necessary in connection with the Hackathon and in accordance with applicable Privacy laws and regulations. The Hackathon shall retain your data only for as long as necessary with respect to the above described purposes. The Participants express hereby the explicit consent regarding processing operations of their personal identification data as mentioned in the Rules for the above mentioned purposes. Your principal rights under data protection law are (a) the right to access; (b) the right to rectification; (c) the right to erasure; (d) the right to restrict processing; (e) the right to object to processing; (f) the right to data portability; (g) the right to complain to

a supervisory authority; and (h) the right to withdraw consent. Please contact hackathon@aegon.com in case you want to exercise any of these rights.

20. You agree that you will limit the provision of any personal data to Aegon Group directly or through any software platform that is being used or provided during or in relation to the Hackathon.

Confidentiality

Throughout the Hackathon, you may gain knowledge about (a) Aegon Group's business activities, products, services and/or technical expertise and/or (b) information disclosed by Aegon Group or other Participants of which you should understand the confidential nature, which are considered confidential ('Confidential Information'). You agree to keep in confidence and not to use or disclose any of Aegon Group's or the other Participants'

Confidential Information other than in connection with the Hackathon and only with people involved with the Hackathon. Notwithstanding the foregoing, Confidential Information does not include information that is (i) or comes into the public domain without violation of the Rules, (ii) independently developed by you other than for the purpose of the Hackathon, or (iii) already in your possession before the start of the Hackathon. Furthermore, in the event that you are required to disclose Confidential Information to an authorized court pursuant to a valid court order, such disclosure shall not be a breach of this undertaking; provided that you give Aegon a prior notice so that it can seek an appropriate protective order.

Miscellanea

1. For the Hackathon organized in Budapest, any dispute arising out of or in connection with the Hackathon, including any question regarding the existence, validity or termination of these Rules, shall be subject to the laws of the Netherlands and any disputes arising out of or in rela-

tion with the Hackathon shall be settled amicably, and, where no such settlement can be reached shall exclusively be brought before the court of The Hague, the Netherlands.

2. For the Hackathon organized in Mumbai, any dispute arising out of or in connection with the Hackathon, including any question regarding the existence, validity or termination of these Rules, shall be referred to and finally resolved by arbitration administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the Singapore International Arbitration Centre (“SIAC Rules”) for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The Tribunal shall consist of one arbitrator. The language of the arbitration shall be English.

3. Each team shall be solely responsible for its own cooperation and teamwork during the Hackathon. Aegon shall have no responsibility to officiate in any dispute between or among any teams or their members regarding their participation in the Hackathon.

4. If any provision(s) of these Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect.