

Why work at AEGON Canada

Following is an overview of what makes AEGON Canada a leader in the insurance and financial services industry and why you should consider a career with us.

Base Salary

Base salary competitive with the leaders in Canadian financial services marketplace
Regular salary increases based on your performance

Short-Term Incentive Programs (STIP)

Annual bonus based on:

- Your individual contribution to the organization
- Company performance

Employee Stock Savings Plan (ESSP)

You can supplement your retirement income starting the first day of employment by contributing from 1% to 6% of your earnings to the ESSP. You can invest 100% of your contributions in a variety of investment options or split your contribution 50/50 in any two investment options.

The company matches 75% of your contribution, which is used exclusively to acquire AEGON NV common stock on your behalf.

Stock Option Plan

Annual grant of AEGON NV stock options to eligible employees.

Benefit Programs

Flexible Benefits

Employees are offered a variety of company-paid, employee-paid and optional benefits through a flexible benefits program. A health care spending account option provides additional flexibility. Benefits include:

- Extended Health Care
- Dental Benefits
- Sick Leave and Short-Term Disability
- Long-Term Disability
- Group Life and Accidental Death and Dismemberment Insurance

Investment and Savings

- Product discounts on a wide variety of the company's life insurance and investment products
- Access to on-site financial planning expertise

Pension Plan

Defined-contribution pension plan with eligibility on first day of employment. Investment options within the plan offer choices to meet your individual investor risk profile. Your contributions are matched 100% by the company.

Continuous Learning Opportunities

AEGON Canada is committed to providing employees with resources and support to further their professional development and education through:

- Time off to study and take exams for professional qualifications
- Tuition reimbursement
- In-house training and development programs in state-of-the-art training facilities. Courses include Investment Funds Institute of Canada (IFIC) & Life Insurance Institute of Canada (LIIC) programs, management training and technical courses
- External courses and conferences
- Industry, association and post-secondary courses/education

Each year, AEGON Canada employees experience an average of 17 hours of corporate-developed training programs. In addition, many employees take advantage of further job-related opportunities for professional development and continuous learning.

Our learning opportunities extend to the children of employees through the AEGON Group's International Student Exchange Program. This program offers work-term internships in AEGON locations around the world to post-secondary students.

Work-Life Balance and Wellness

The health and wellness of employees is a priority at AEGON Canada. Employees can take advantage of:

- Progressive vacation entitlement
- Reduced work week option
- One "personal day" off work granted annually
- Summer hours program, May to September
- Leave of absence for personal circumstances
- Family or emergency leave of absence up to 10 days per year (2 days paid)
- Extended unpaid leave program
- Employee Assistance Program, a completely confidential counseling and referral service for staff and their immediate family members
- Discount on health club membership fees

- Value-priced home and auto insurance through the company's partnership with RBC Insurance
- On-site wellness workshops
- Back-up child care services, payable by payroll deduction, through partnership with Kids + Company
- Employee discounts for family-friendly events, personal, products and services such as cell phone services, sports events and theme parks
- Company-sponsored employee events such as BBQs, children's holiday party and numerous other staff celebrations

Employee Recognition Programs

At AEGON Canada, employees are recognized and rewarded for their contributions to the success of the company through a variety of programs.

- Service anniversaries recognized with the employee's choice of gift
- Employee Referral Program – earn \$1,000 (or more for premium positions) for referring employees to the company. Unlimited number of referrals.
- Leap for the Stars employee reward and recognition program with spot awards that cumulate in \$50 gift certificates, quarterly cash awards of \$250, and annual President's Award of \$4,000 plus one week of vacation.

Work Environment

Stimulating, fast-paced and professional work environment with business-casual attire.

Our state-of-the-art head office is located at 5000 Yonge Street, three blocks north of Sheppard Avenue and in the heart of North Toronto's bustling business and civic district.

- Easily accessible by 400 series highways and public transit, including underground passage to the Yonge Street subway line
- Convenient parking
- Head office provides a modern environment for employees to relax during lunch and breaks. A bright and airy Transcafé features televisions, pool table, foosball and jukebox, and leads to a private outdoor patio
- Free coffee, tea and other beverages

Employee Communications

- Extensive, personalized orientation sessions for new employees
- Regular all-employee meetings with senior management
- Regular and extensive company-wide employee surveys, managed and analyzed by external professionals, drive our continual striving to improve AEGON Canada as a workplace of choice
- Lively and informative employee newsletters
- Employee Intranet with comprehensive employee information

Corporate Social Responsibility



We believe that sharing our prosperity greatly enriches the communities in which we operate and pays returns that are measured in more than just dollars.

- Employees are key members of the in the spirit of hope Committee that determines which charities are supported
- All employees have the opportunity to apply for corporate support for charities in which they are active
- Employees are encouraged to lead and participate in fund-raising events and campaigns that benefit recognized charities

Career Possibilities

If you're interested in a career in insurance and financial services, we have a range of products and services that demand a variety of skills and knowledge. Roles within AEGON Canada are categorized into the following areas:

- Actuarial
- Claims
- Finance
- Information Technology
- Legal
- Sales
- Administration
- Customer Services (Call Centre & Non-Call Centre)
- Human Resources
- Investments
- Marketing
- Underwriting

Student Co-op Opportunities

At AEGON we participate in the education of the next generation of insurance and financial service professionals through the co-op programs of various universities and colleges (University of Toronto; University of Waterloo; Wilfred Laurier University and Durham College). The areas of the organization that have co-op placements include:

- Finance
- Human Resources
- Actuarial
- Taxation
- Information Technology