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## AEGON N.V. SWOT & PESTLE ANALYSIS

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**Company Name :** Aegon N.V.

**Company Sector :** Insurance and Financial Services

**Operating Geography :** Europe, Netherlands

**About the Company :** Aegon N.V was founded in the year 1983 by the merger of AGO and Ennia N.V. Aegon specialises in selling life insurances, pensions and asset management with its headquarters based in The Hague, Netherlands. There are a total of 31,530 employees working in the company.

**Revenue :** 31,289 million – Annual Report 2015

**SWOT Analysis :**

The SWOT Analysis for Aegon N.V. is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Global presence in key markets</li> <li>2.Multi channel distribution to reduce distribution risk</li> <li>3.Strong balance sheet provides resilience for market developments</li> </ul>	<ul style="list-style-type: none"> <li>1.Saturation in the American continent</li> <li>2. Dependence of subsidiary dividend contribution</li> <li>3. Market in troubled European countries</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Business restructuring can reduce vulnerability to market conditions</li> <li>2.Growing life insurance market in USA</li> <li>3.Opportunities in Indian and Chinese insurance market</li> </ul>	<ul style="list-style-type: none"> <li>1.Weak macroeconomic condition in Europe.</li> <li>2.Regulatory changes in USA may impact financial strength and performance.</li> <li>3.Solvency II likely to increase competition for capital</li> </ul>

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[support@swotandpestle.com](mailto:support@swotandpestle.com)