

## FAQ



### **WHAT IS THE AEGON HACKATHON AND WHO IS BEHIND IT?**

Brought to you by Aegon, Transamerica, Deloitte, Microsoft and Tata Consultancy Services, the Aegon Hackathon is an open, creative space bringing multi-disciplinary teams together for 24 hours, beginning September 20, 2018, and ending September 21, 2018.

The theme of the Aegon Hackathon is Wealth + Health 2030: Disrupting the Model. Whether we think about it or not, our wealth and health are important to the stability of our lives. We want you to help add more years to people's lives and more life to their years by creating disruptive prototypes to improve the wealth and health of yourself, our customers, and society. The event will take place in a virtually-connected, time zone driven wave across three continents: Mumbai, India; Budapest, Hungary; and Dallas, US.



### **HOW DO I PARTICIPATE IN THE AEGON HACKATHON?**

You can apply to one of the Aegon Hackathon locations – Mumbai, Budapest, Dallas – before July 20, 2018. All participants must register and have a clearly defined idea and a team in place by July 20, 2018.

Of all the teams that submit their application by July 20, 10-15 teams will be selected to compete at each hackathon location. Competing teams will be announced at least 6 weeks before the hackathon takes place. Only if your participation is confirmed by Aegon, will you compete in the Aegon Hackathon.



### **WHAT ARE THE KEY DATES I NEED TO KEEP IN MIND IF I WANT TO JOIN?**

Registration, defined teams and ideas must be received by July 20, 2018. Once the deadline has closed, the selection committees will review all applications and select the 10 to 15 teams per location who will be invited to join the Aegon Hackathon. The selected 10 to 15 teams invited will be notified via email.



### **CAN I APPLY WITH MY IDEA DIRECTLY?**

Yes, of course. Click on ' I already have an idea ready to submit ' when you are registering.



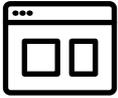
### **IF I HAVE ONLY THE IDEA, HOW WILL I BE ABLE TO SELECT MY TEAM?**

We're glad you asked. First, you'll need to register for the Aegon Hackathon. Once you've registered, you'll then move to the Be-novative collaboration platform where you can find potential team members and hash out your idea. If people like what they see, they can request to join your team.



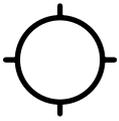
### **WHAT IF I DON'T HAVE A (CLEARLY DEFINED) IDEA BUT I WANT TO PARTICIPATE IN THE AEGON HACKATHON?**

Click on, 'I'm looking for inspiration and would like to brainstorm' when you are registering. This will take you to the Be-novative collaboration platform where you can brainstorm with fellow hackathon applicants. You can also rate the ideas on the platform and request to be part of a team. If you are accepted by the team captain, you will become one of the team members and can apply to the Aegon Hackathon with the team. Only if your participation is confirmed by Aegon, will you participate in the Aegon Hackathon.



## **HOW DOES THE BE-NOVATIVE COLLABORATION PLATFORM WORK?**

Simple. You just need to register through the Aegon Hackathon website. Once you've registered, you can then move to the Be-novative collaboration platform to discuss bold ideas and create courageous teams.



## **WHAT KIND OF IDEAS ARE YOU LOOKING FOR?**

The theme of the Aegon Hackathon is Wealth + Health 2030: Disrupting the Model. Whether we think about it or not, our wealth and health are important to the stability of our lives and are susceptible to unforeseen events. We challenge you to help add more years to people's lives and more life to their years by creating disruptive prototypes to improve the wealth and health of yourself, our customers, and society.

Our health and wealth are linked. The better we are today, the better we'll be in the future. So let's change our habits now, while they really matter. Let's be better for wear. Because when we care about our bodies and savings today, we're really just working towards a better tomorrow.

We encourage you to think about how developments in digital transformation (e.g. robotics, IoT, data intelligence, artificial intelligence, blockchain) and in society (e.g. individualization, transparency, consolidation/unbundling) influence customers' financial and physical well-being.

Think about these leading principles when brainstorming:

- Choose core position in an unbundled value chain;
- Resolve core customer problem(s);
- Think across borders;
- Utilize Aegon skills;
- Omni-channel, not digital only, but digital/mobile first;

- Not only in current markets - open the door to new markets;
- Partner where possible with venture, retail (online, brick & mortar), employee benefit platform, etc.



### WHAT DOES A STRONG TEAM LOOK LIKE?

We recommend all teams have at least coding and graphic design skills, as well as a product owner and UX expert; five to eight people is the sweet spot.



### WHAT CRITERIA DO YOU USE TO SELECT THE TEAMS WHO WILL PARTICIPATE DURING THE AEGON HACKATHON?

For each location, a selection committee of Aegon and Transamerica executives will select 10-15 teams to compete. They make their selection based on six selection criteria.

<b>Customer impact</b>	What is in it for the customer? Is your solution really relevant to them? How will it help our customers achieve a lifetime of financial security and improve their wealth and health? Does your solution help to create improved customer engagement?
<b>Business relevance</b>	What is the impact of your concept for Aegon or Transamerica? Will the concept help us acquire a stronger core position in an unbundled value chain? Does the proposition provide a sound business case?
<b>Disruptiveness</b>	How innovative and unique is the solution? How likely is it that the concept will disrupt the market when implemented? Does it open up new opportunities or even redefine the current value chain in our market?
<b>Digital savviness</b>	Is the concept designed digital/mobile first? Does it have an omni-channel design? Does the concept make use of the latest digital innovations? Does it leverage digital/mobile as a means to an end, and not as the end itself?

Feasibility	How feasible is it to implement the solution in our organization? To what extent can we utilize Aegon skills? Is it possible to partner (venture, (online) retail, employee benefit platform, ...)?
Scalability	We aim for multi-country solutions. To what extent could your concept be (re)used in other country units and new markets?



## HOW DO YOU CHOOSE THE WINNERS OF THE AEGON HACKATHON?

After the end of the 24-hour period, an expert jury will select six teams to present their concepts to the investment jury. Using the rating system above, they will rate your business proposition and prototype. The team with the most promising opportunity will win.



## WHAT ARE THE PRIZES FOR THE AEGON HACKATHON?

Each location has three awards to win.

**1. Investment award:** Up to €36,000 will be made available in each region to fund promising concepts that we can push to market with a solid return on investment.

**2. Prize award:** The winning teams in each location will receive €500 cash or cash equivalent per team member. Second and third place teams will take home a must-have tech product with a value up to €200 per person.

**3. Endorsement award:** The winning teams will receive a personal LinkedIn endorsement from the regional Aegon CEO.



## HOW DO YOU DEAL WITH THE OWNERSHIP OF THE DEVELOPED CONCEPTS?

We refer you to the Rules of the Game on the Aegon Hackathon website for the exact statement of your Intellectual Property Rights (IPR) while entering and participating in the Aegon Hackathon. In summary, we define two different groups of hackers:

**1. Company participants:** Teams consisting of people signing up as a team acting on behalf of a legal entity will remain the owner of the intellectual property created by such teams. Such teams - on behalf of the legal entity they represent - agree that Aegon reserves an irrevocable, sub-licensable, non-exclusive license to use, distribute to the public, and publicly display and present a result of the Hackathon on terms and conditions to be mutually agreed between Aegon and the Company participant and/or the legal entity such Company participant represents.

**2. Aegon participants and external individual participants:** Teams of external individual hackers including all Aegon and Transamerica employees will waive all IPR to Aegon: all Intellectual Property Rights resulting from, and connected to, the product(s) created by such Aegon or external participant during the Aegon Hackathon will be transferred unconditionally, royalty-free, irrevocably and non-exclusively, with the right to sub-license, to Aegon.

Teams who are selected to compete will be requested to make a choice on how they want to participate, prior to the start of the Aegon Hackathon. They will then need to sign the relevant IPR regulation before August 31, 2018.

In this way, teams consisting of (only) external individual participants, that are not organized through a legal entity at application, still have a chance to establish a legal entity after their team has been selected to participate.

If a team has one or more members employed by Aegon or Transamerica the team can never participate as a company participant.



### **WHAT IS YOUR PRIVACY AND PUBLICITY POLICY?**

As part of the registration process for the Aegon Hackathon, Aegon collects relevant personal data that will be used to communicate with you before, during and after the hackathon. This information will be used solely in relation to the organization of the hackathon; for hackathon participants to contact one another during the registration and collaboration phase; to contact the winners of the investment award and for recruitment purposes.

The Aegon Hackathon will not share personal data with third parties, unless deemed necessary for the event and will be done so in accordance with applicable privacy laws and regulations. The Aegon Hackathon shall retain your data only for as long as necessary with respect to the above described purposes.

The participants authorize, and give permission to, Aegon to film and take photos of the participants, their presentations and the event. Participants explicitly renounce and waive their portrait rights in relation to photos and films taken during the Aegon Hackathon and grant Aegon the right to use these photos and film material for any publicity or promotional activities in any manner or media. Unless we receive an email from you at [hackathon@aegon.com](mailto:hackathon@aegon.com) that you no longer give your permission to use the materials by August 30, 2018. There is no time limit on the validity of this release nor is there any geographical limitation on where these materials may be distributed.

Participants are free to use and encouraged to share photos and films from the event.



### **WHERE DOES THE AEGON HACKATHON TAKE PLACE?**

The Aegon Hackathon will take place in three locations – Mumbai, India; Budapest, Hungary; and Dallas, Texas.



### **CAN I CHOOSE A LOCATION WHERE I WANT TO PARTICIPATE IN THE AEGON HACKATHON?**

The Aegon Hackathon will take place on the same dates in three locations: Mumbai, India; Budapest, Hungary; and Dallas, Texas. When you register, you will need to select your Aegon Hackathon location.

**Students and external participants:** Feel free to choose whichever location you are most interested in.

**Aegon/Transamerica employees:** You'll need to select the region where your office is located. So that is Mumbai for the Asian regions; Budapest for the European regions; and Dallas for the Americas region.



### **WILL THE AEGON HACKATHON PAY FOR MY ACCOMMODATION?**

Aegon will provide sleeping facilities for the evening of September 20. Please email your region for details on what will and will not be covered by Aegon:

- Mumbai: [hackathon.asia@aegon.com](mailto:hackathon.asia@aegon.com)
- Budapest: [hackathon.europe@aegon.com](mailto:hackathon.europe@aegon.com)
- Dallas: [hackathon.americas@aegon.com](mailto:hackathon.americas@aegon.com)



## WHAT WILL BE PROVIDED AT THE AEGON HACKATHON?

We will provide internet, 3 power outlets per participant, flip charts and catering (we don't want you getting hungry). Bed and pillows for the evening of September 20 will also be provided.



## WHO WILL ARRANGE FOR MY FLIGHT TICKET?

You are responsible for making your own travel arrangements. Sleeping facilities for September 20 will be provided.

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

- Mumbai: [hackathon.asia@aegon.com](mailto:hackathon.asia@aegon.com)
- Budapest: [hackathon.europe@aegon.com](mailto:hackathon.europe@aegon.com)
- Dallas: [hackathon.americas@aegon.com](mailto:hackathon.americas@aegon.com)

**Aegon/Transamerica employees:** Please follow your 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 you and, if approved by your direct manager, can be reclaimed following local reimbursement process.



## CAN I WITHDRAWL FROM THE APPLICATION AFTER I HAVE SUBMITTED MY IDEA?

Yes. If for any reason you decide you are unable to continue the process after you submit an idea, simply send an email to the regional email box below where you are registered:

- Mumbai: [hackathon.asia@aegon.com](mailto:hackathon.asia@aegon.com)
- Budapest: [hackathon.europe@aegon.com](mailto:hackathon.europe@aegon.com)
- Dallas: [hackathon.americas@aegon.com](mailto:hackathon.americas@aegon.com)



### **MY QUESTION WASN'T ANSWERED, HELP!**

Keep calm and send us an email! Please try to refer your question to the location you apply for:

- Mumbai: [hackathon.asia@aegon.com](mailto:hackathon.asia@aegon.com)
- Budapest: [hackathon.europe@aegon.com](mailto:hackathon.europe@aegon.com)
- Dallas: [hackathon.americas@aegon.com](mailto:hackathon.americas@aegon.com)

Or if you do not know in what region you will participate you can send your question to [hackathon@aegon.com](mailto:hackathon@aegon.com).