



A LEADING FINANCIAL ADVISORY NETWORK
FOR FAMILY AND CORPORATE CLIENTS

Deutsches Eigenkapitalforum

Frankfurt am Main

November 26, 2024

Highlights MLP Group

- **Broad and strategically interlinked positioning** of the MLP Group is taking effect and shows its **future potential**, supported by overall trends
- MLP Group **listed in SDAX** – Attractive **dividend policy**
- **Key figures** growing towards **planning figures 2025** – **assets under management** now at **€61.0 billion**
- **Raised EBIT forecast** for 2024 (€85 to 95 million) **confirmed** – **EBIT planning for 2025** of €100 to 110 million **reaffirmed**

Agenda

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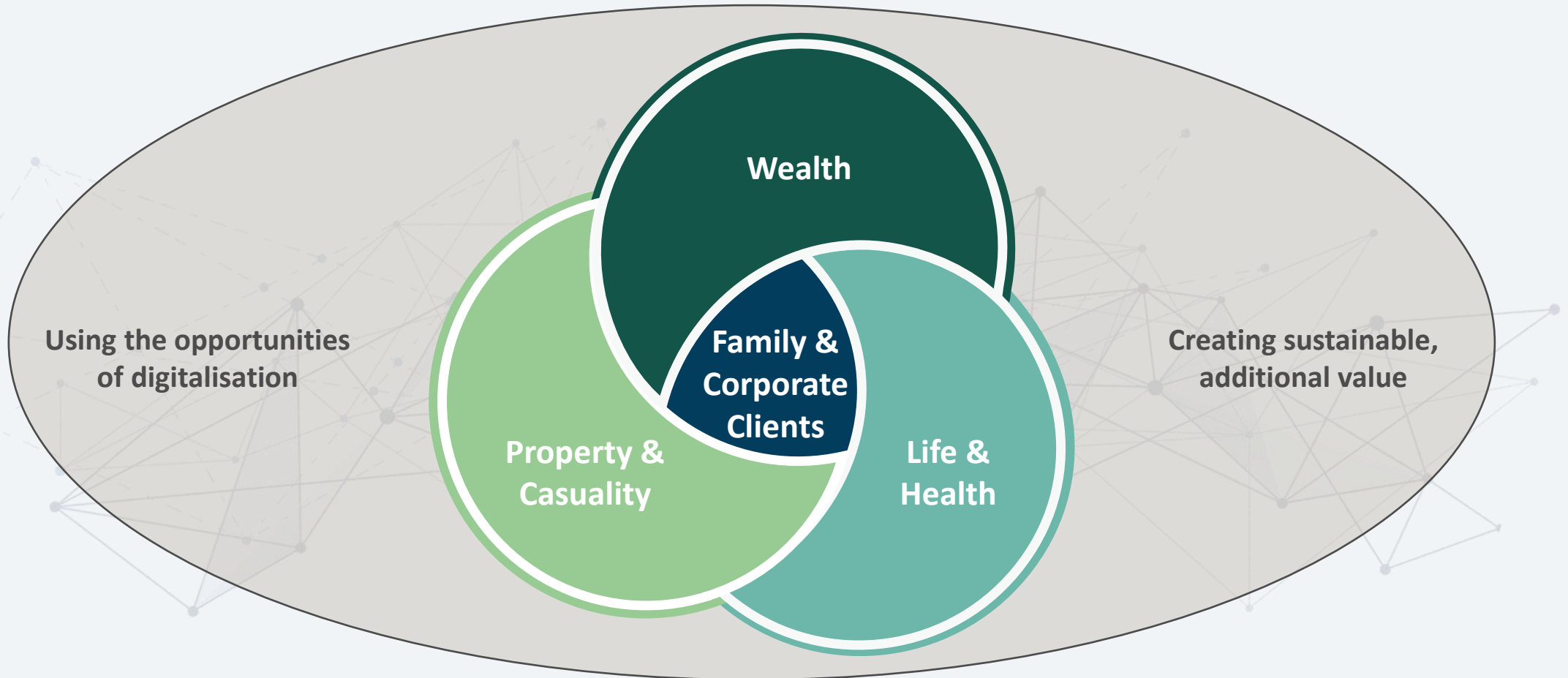
1 | MLP AT A GLANCE

2 | BUSINESS PERFORMANCE 9M/Q3 2024

3 | FORECAST 2024 AND PLANNING 2025

Business model

 **MLP** a leading financial advisory network



Strong trends encourage growth path

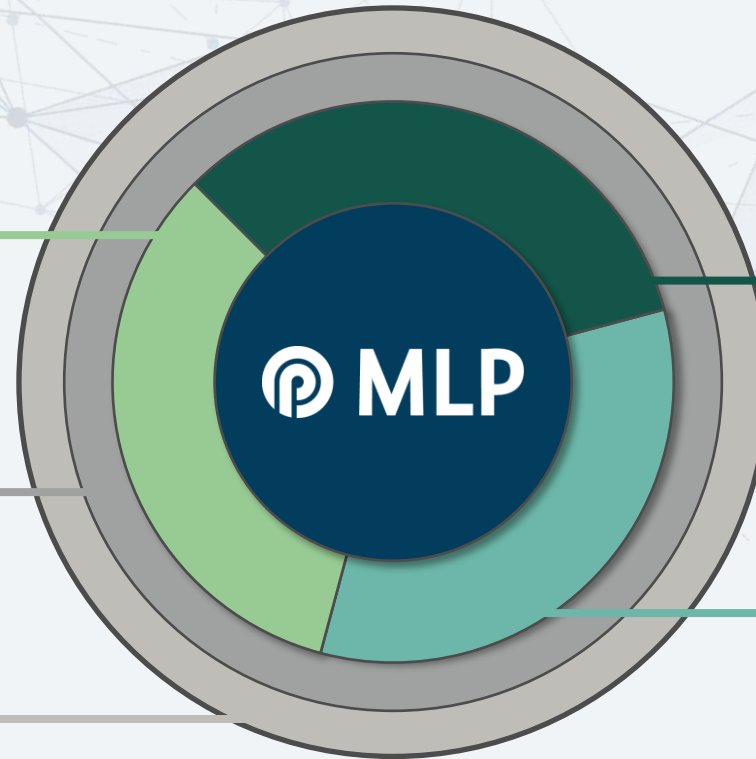
INFLATION increases demand for financial consulting in various competence fields

GROWING WEALTH, MORE ASSET SUCCESSIONS increases demand for wealth management with a diversified portfolio

DIGITALISATION improves client experience and cost efficiency

DEMOGRAPHIC DEVELOPMENT increasingly generates need for private and occupational pension provision

SUSTAINABILITY creates new prospects and need for consulting services

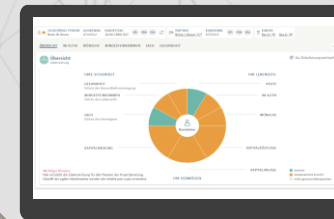


Digitalisation strategy: Client and consultant portal as a competitive advantage

Digital complement to the personal client relationship

Digital financial overview thanks to **Financial Home**

Presentation and management of the entire asset structure and all contracts for risk protection



Personal consulting facilitated by the **Consultant Portal**

Gap analysis of customer needs as a central element for comprehensive, client-centric consulting

Client



Language and topic recognition in the service area



Automation of business processes

Selection of digital robots and AI

Email distribution and electronic mail processing



Use cases in the context of ChatGPT



Responsible use of robotics and artificial intelligence

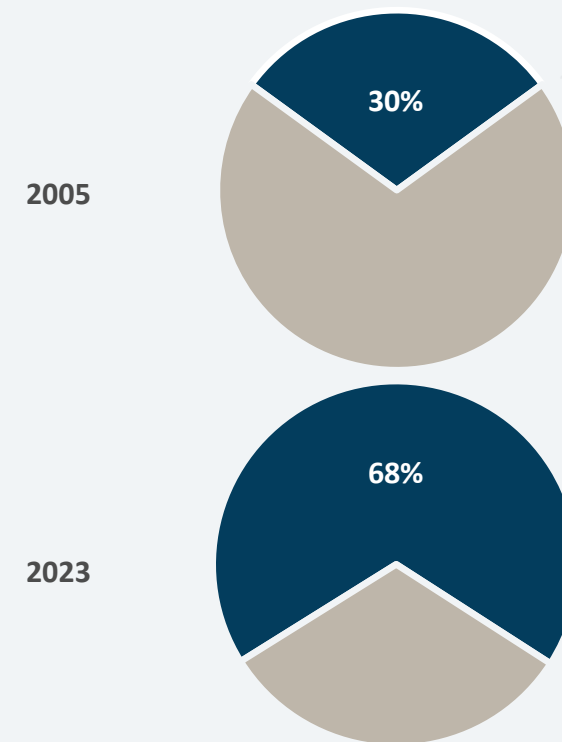
Total revenue shows continuous growth story

Total revenue of the MLP Group
in € million



*Compound Annual Growth Rate over the period of FY 2020 to FY 2023

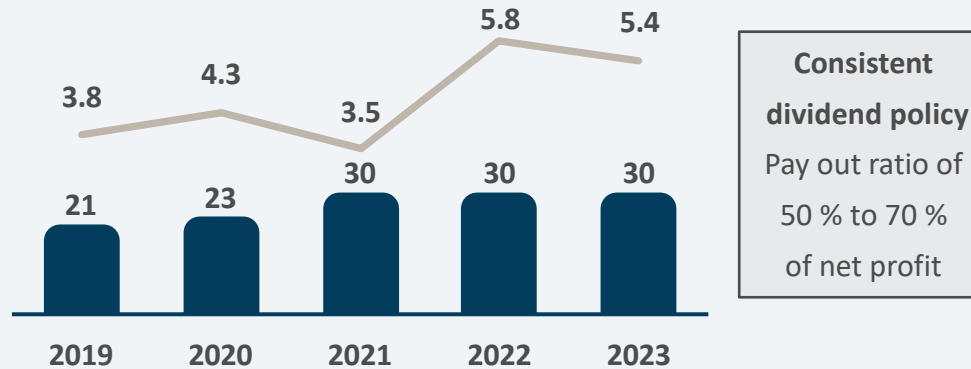
Recurring Revenue
Proportion of sales revenue



MLP SE – attractive dividend policy & valuation

Dividend

Dividend per share in Cents; Dividend yield in %



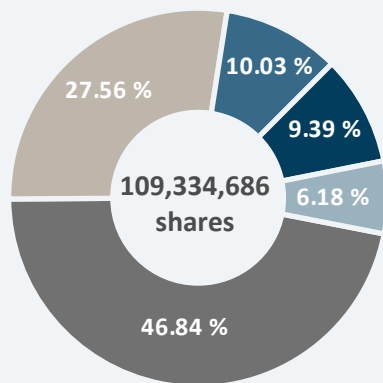
Broad Research Coverage*

NuWays	Buy	TP € 12.00
Pareto Securities	Buy	TP € 9.00
Metzler	Buy	TP € 8.20
Kepler Cheuvreux	Buy	TP € 7.50
Consensus	100% Buy	Ø TP € 9.18

* target price estimates as of November 15, 2024

Stable shareholder structure

Notifications made to MLP as of December 31, 2023



Family Lautenschläger (pooling agreement)

HanseMercur Krankenversicherung auf Gegenseitigkeit

Barmenia Versicherungen a. G., Gothaer Versicherungsbank VVaG

Allianz SE

Freefloat (Definition Deutsche Börse)**

** thereof shareholdings of the Executive Board 2.22 %

Planning key figures

MLP Group	2025p
EBIT (in € million)	100 - 110
AUM (in € billion)	62 - 68

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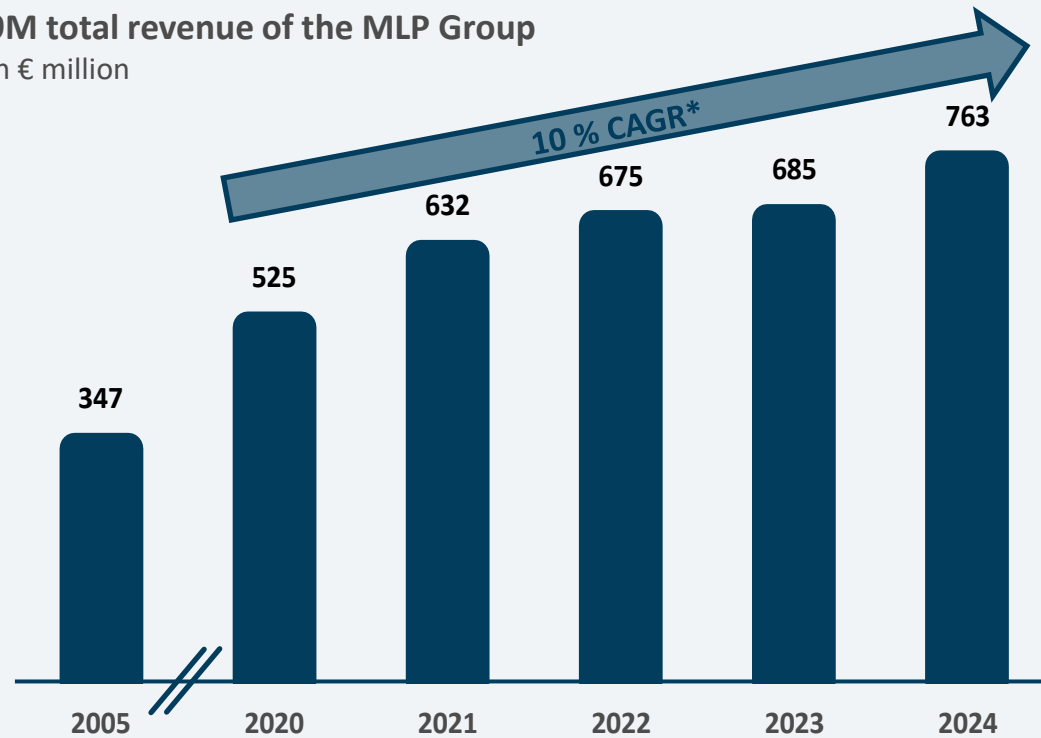
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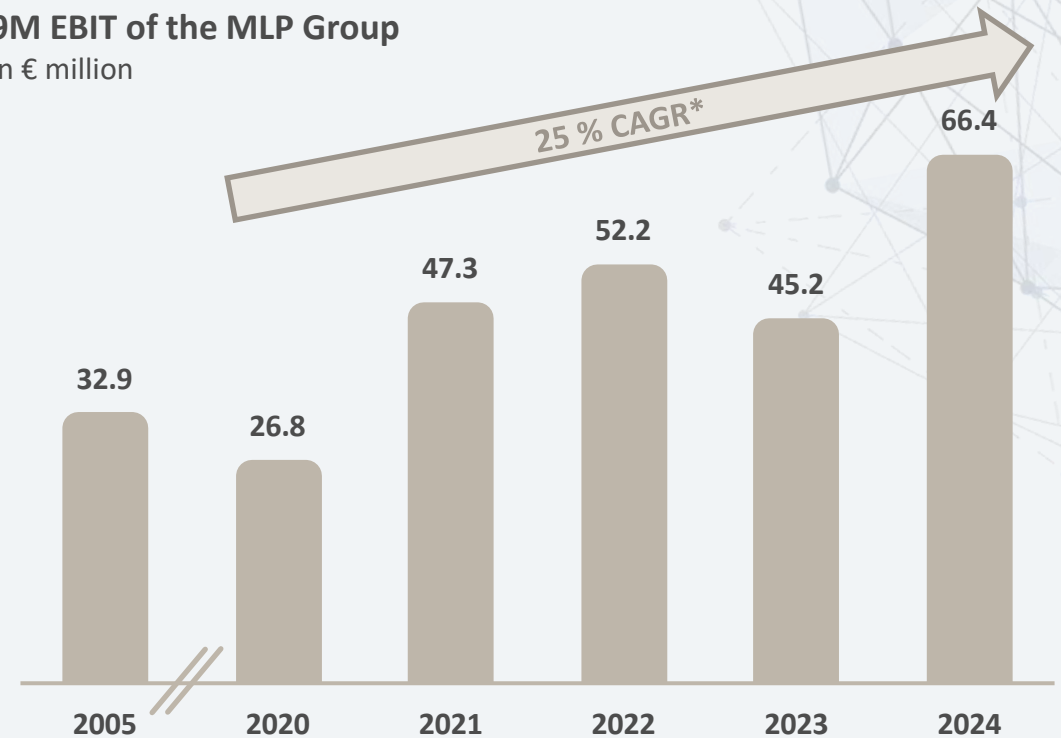
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Total revenue and EBIT with great growth

9M total revenue of the MLP Group
in € million



9M EBIT of the MLP Group
in € million

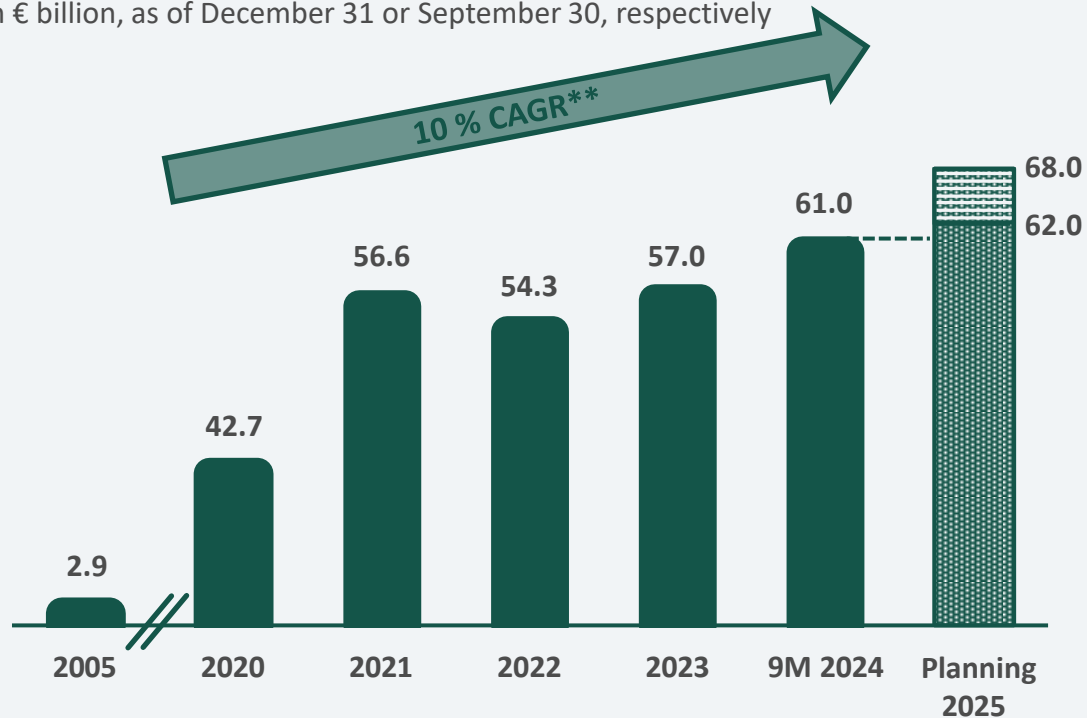


*Compound Annual Growth Rate over the period of 9M 2020 to 9M 2024

Key figures: Planning figures for the end of 2025 already achieved or within immediate reach

Assets under management*

in € billion, as of December 31 or September 30, respectively

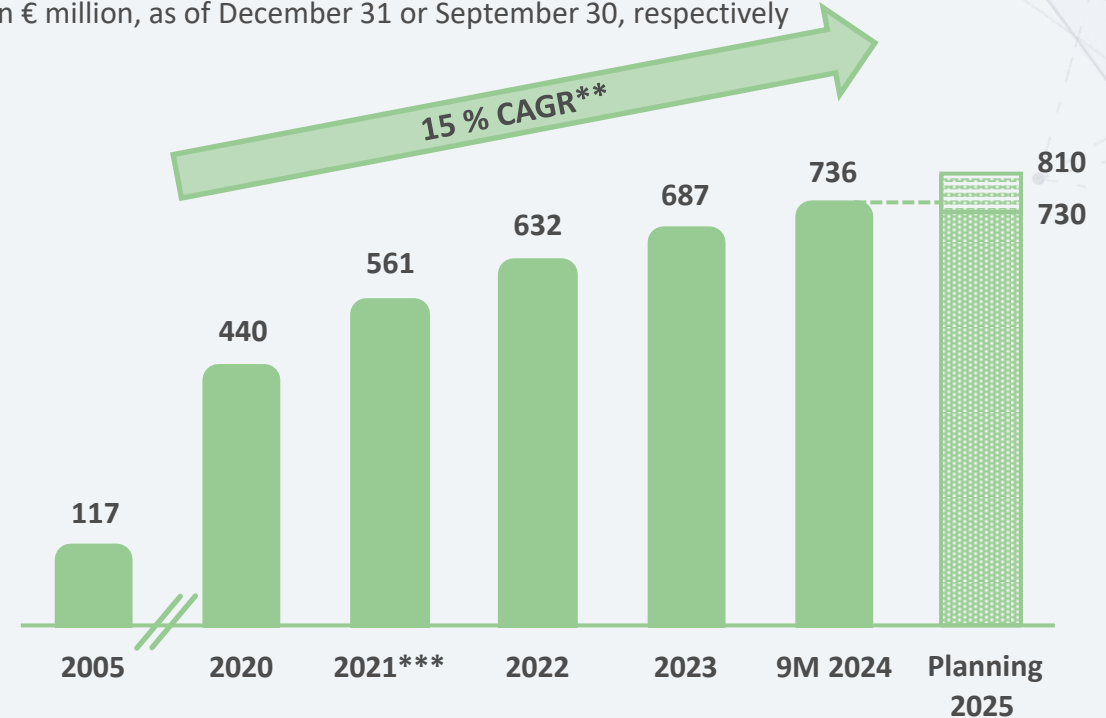


* contains wealth management and interest income

** Compound Annual Growth Rate over the period of FY 2020 to 9M 2024

Non-life insurance portfolio volume

in € million, as of December 31 or September 30, respectively



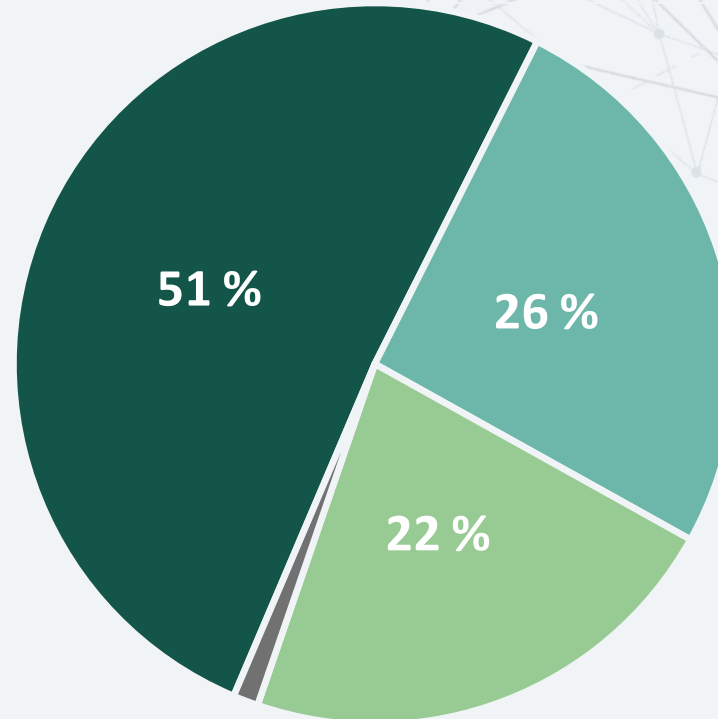
*** as from 2021 incl. first-time consolidation of the companies in the Industrial Broker segment; also including RVM with effect from April 1, 2021

Wealth competence field with strong growth

9M sales revenue breakdown into competence fields
in € million, previous year's values in brackets

Wealth	381	(293)	+30 %
Wealth management	281	(228)	+23 %
Interest income	69	(46)	+50 %
Real estate brokerage	21	(9)	+140 %
Loans and mortgages	10	(10)	-4 %

Others	8	(21)	-59 %
Real estate development	3	(16)	-82 %
Other commissions and fees	6	(5)	+19 %



Life & Health	192	(189)	+1 %
Old-age provision	145	(144)	+0 %
Health insurance	47	(45)	+5 %

Property & Casualty	165	(162)	+2 %
Non-life insurance	165	(162)	+2 %

9M EBIT sets new record at €66.4 million

Income statement

MLP Group (in € million)	9M 2024	9M 2023	△
Total revenue	763.3	684.6	+11 %
EBIT	66.4	45.2	+47 %
Finance result	4.7	-1.8	+362 %
EBT	71.1	43.4	+64 %
Income taxes	-23.1	-14.4	-61 %
Net profit	48.1	29.0	+66 %
EPS in Euro	0.44	0.30	+49 %

Balance sheet figures

MLP Group	September 30, 2024
Balance sheet total	€3,987 million
Shareholders' equity	€547 million
Equity ratio	13.7 %
Return on equity	9.0 %
MLP Financial holding group	September 30, 2024
Core capital ratio	19.5 %
Liquidity Coverage Ratio (LCR)	1,712 %

Detailed information can be found in our quarterly group statement for the first nine months and the third quarter 2024 on our website: <https://mlp-se.com/investors/financial-publications/reports/reports-2024/>

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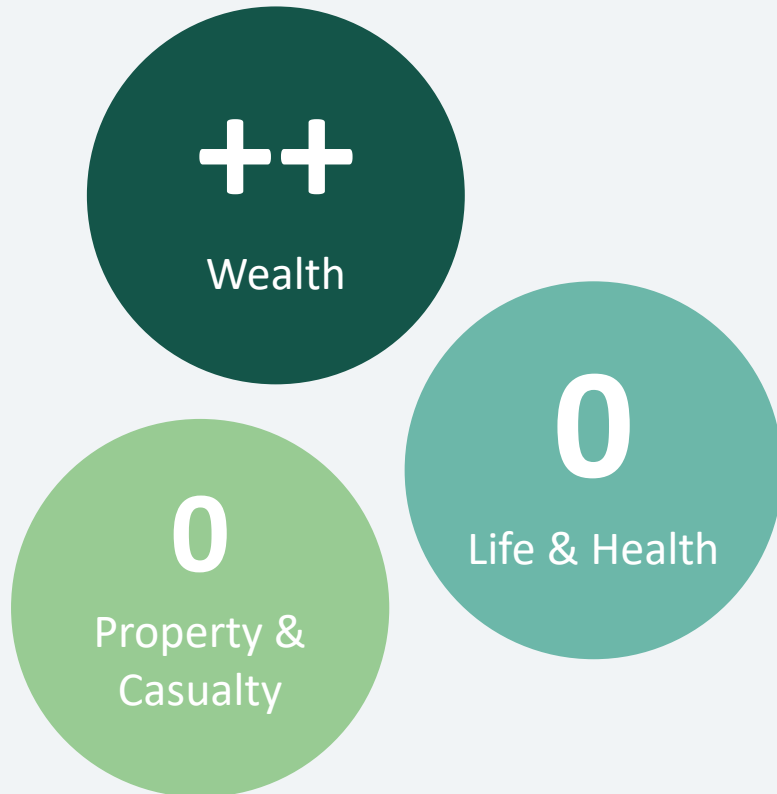
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Forecast 2024

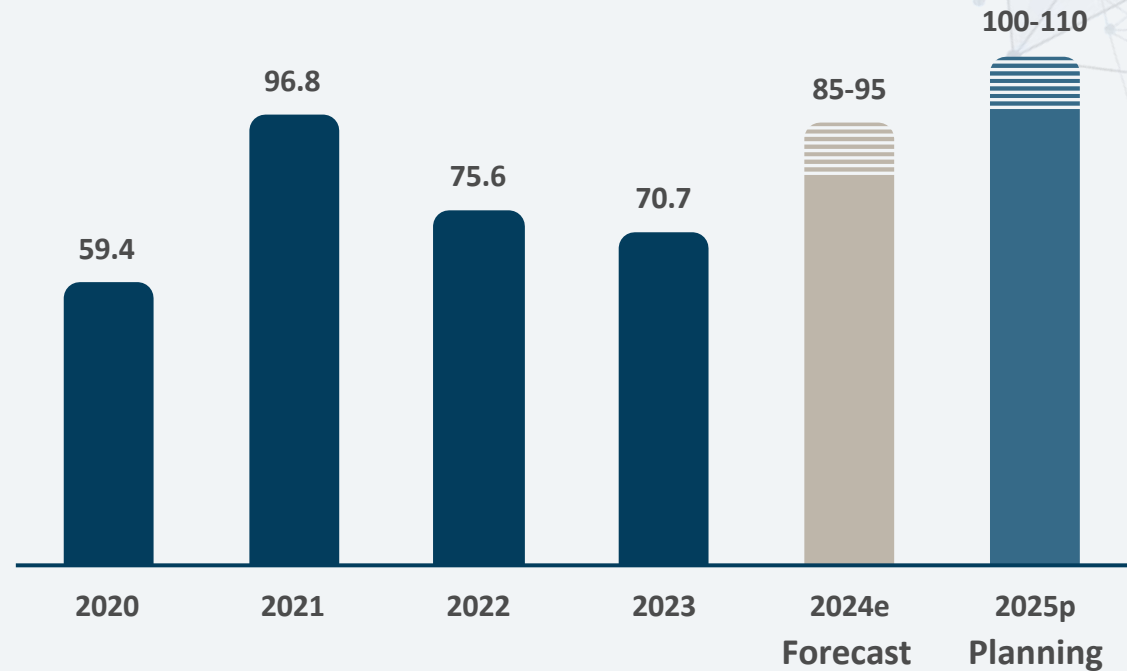
Sales revenue

very positive: ++, positive: +, neutral: 0, negative: -, very negative: --



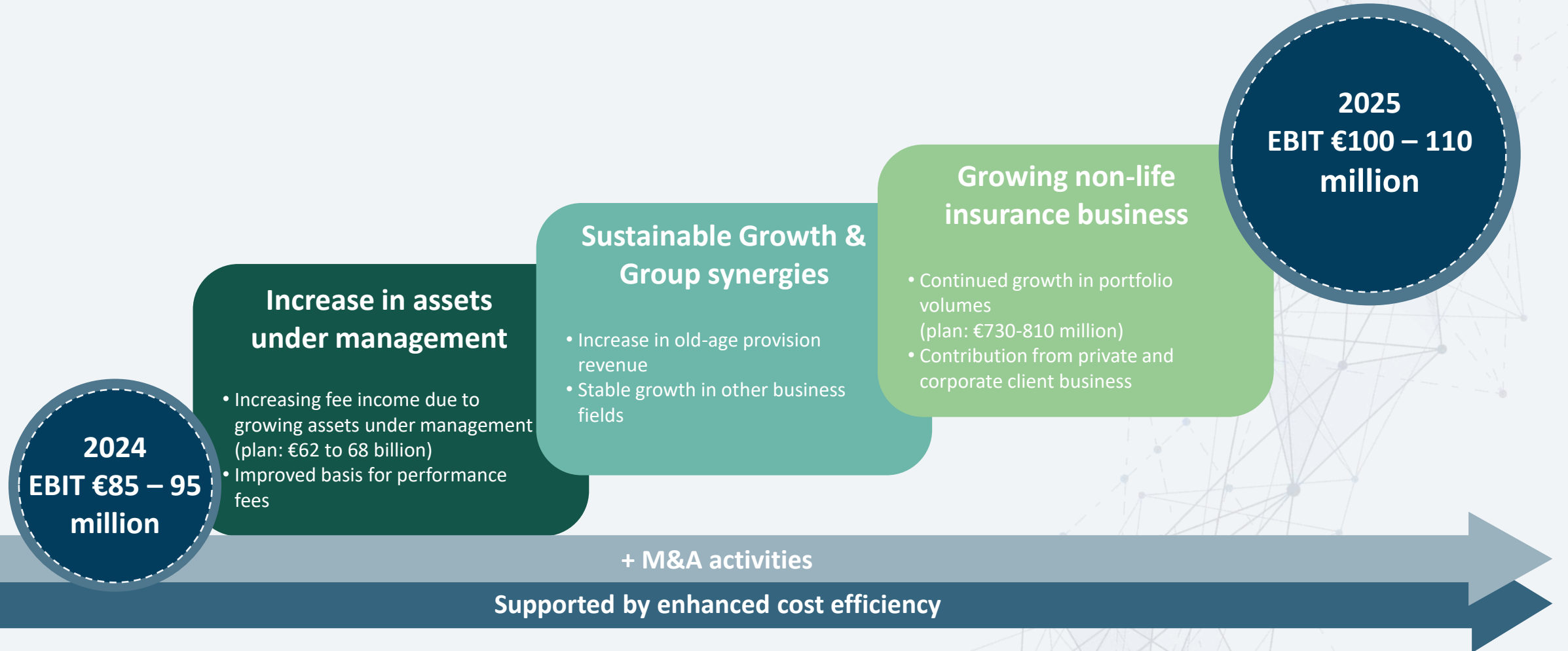
EBIT

in € million



EBIT forecast 2024 raised in the course of the year from €75-85 million up to €85-95 million

Planning 2025



Summary MLP Group

- ✔ **Stable business model** with high percentage of recurring revenues and **solid balance sheet structure**
- ✔ **Successful growth path** and **ambitious future plannings**
- ✔ **Overall trends support** further growth ambitions
- ✔ **Stable shareholder structure** and **attractive dividend policy**

We are happy to answer any questions you may have

Your contact



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