

Sustainability Policy of the MLP Group

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Foreword by the Executive Board

For us, sustainability means assuming responsibility. As a financial services provider, we endeavour to be a reliable contact for both individuals and companies in all financial matters, as well as to provide professional and transparent advice. We therefore see it as our special responsibility to make a contribution toward establishing a sustainable and liveable future. This thought shapes how we act every day in our core business in all parts of the MLP Group.

At the same time, understanding of sustainability encompasses our action as a company. We feel certain that we can only achieve lasting economic success by acting with ecological and social responsibility. We assume this responsibility with the greatest conviction. Sustainability is therefore an essential component of our corporate strategy.

Our understanding of values is underlined by our sustainability principles. The basis for this is formed by the Sustainable Development Goals (SDGs) of the United Nations. Here, we place particular emphasis on the areas of "work and education", "gender equality", as well as "environment and climate change mitigation".

This Policy summarises the fundamental understanding, the framework of action, as well as the organisation of sustainability for all parts of the MLP Group, which the individual companies follow and also set out in greater detail in their own respective policy for their specific core business.



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1. MLP Sustainability Policy

Global challenges – social and ecological, and thus economic, too – are growing constantly. Sustainability is therefore a social and socio-political task that is no longer being demanded just by supranational organisations such as the United Nations or non-governmental organisations, but is now also a key economic and political focus with a view to sparking global action.

In order to fulfil our responsibility towards people and the environment, we have integrated sustainability comprehensively within the MLP Group. This means: Sustainability is integrated into our business strategy and policy and thus flows programmatically into all parts and processes of the company.

1.1. Objective

This Sustainability Policy clarifies and defines the understanding of sustainability in the MLP Group. Accordingly, it conveys a clear understanding of the common values and goals, while also providing orientation for corresponding action in all parts of the MLP Group. A holistic view represented within the Group is the fundamental prerequisite for implementing common sustainability goals.

1.2. Scope

The fundamental principles of this Sustainability Policy apply throughout the MLP Group. Activities of subsidiaries also contribute to the sustainability strategy and may in no way contradict the Group Policy. However, the various Group companies can set their own areas of focus and then substantiate these in their own respective policy.

We perform regular checks to ensure that this document is always kept up-to-date. Whenever changes are made, the document is amended accordingly and the updated version is then published on our homepage.

2. Understanding and principles of sustainability

2.1. Our commitment to sustainability

We are firmly committed to sustainability and recognise the associated responsibility towards the environment, society and future generations. Our objective is to promote sustainable practices across all aspects of our company. This includes continuously reducing environmental impacts, promoting social justice and diversity, as well as sustainable development of our services. Through transparent communication and ongoing optimisation of our processes, we strive to make a positive contribution to a sustainable and liveable future.

2.2. Principles of sustainability

Our understanding of values is underlined by the following sustainability principles, which form the basis for all actions and objectives in the MLP Group:

- We combine successful entrepreneurship with social and societal commitment.
- Sustainable actions represent a key component of our services and activities.
- We maintain an open dialogue with all stakeholders and report transparently on our sustainable commitment.
- We encourage and expect continuous learning.
- We make an important contribution to multigenerational financial education as part of society.
- We generate values by enabling our client groups to make better financial decisions by networking different perspectives and expertise. In doing this, we take into account ecological and social aspects, as well as principles of good corporate governance.
- We are committed to equal opportunities, diversity and work-life balance.
- We want to minimize our environmental impact through our activities, thereby helping to secure a liveable, sustainable future.

Our actions and measures are always guided by the overarching principles of the Group, but are substantiated and operationalised according to specific needs, client requirements and legal or regulatory provisions in each line of business.

2.3. SDG philosophy of the MLP Group

Forming a globally applicable framework, the SDGs enable the identification of specific goals for sustainable development. These can then be achieved by minimising negative effects or strengthening positive effects of conscious actions on people and the environment.



The MLP Group is fundamentally committed to the 17 SDGs of the United Nations. To this end, the corporate activities are continuously aligned with the SDGs. Five of these SDGs are particularly relevant for our MLP Group at company level and with a view to our core business:



SDG 4 – Quality education

Goal: to ensure inclusive, equal and high-grade education for all and promote lifelong learning

As a knowledge-based service provider, the qualification and further training of both our consultants and our employees is a high priority. A high quality of educational programmes is therefore an essential prerequisite for high-quality financial advice for our clients. We empower people to reach better financial decisions independently.

Promoting education is not only a fundamental value, but also forms the basis for innovations and conditions for sustainable worldwide development and consequently for securing the future. We actively promote financial education with our MLP Corporate University (MLP CU) and our MLP School of Financial Education (MLP SoFE).



SDG 5 – Gender equality

Goal: to achieve gender equality and empower all women and girls

The MLP Group benefits from the diversity of its employees, which is why it actively supports diversity and gender equality as a matter of course and establishes the necessary framework conditions to achieve this. Only in this way – with many talents, different backgrounds and strengths – can we reap the benefits together in a challenging and future-oriented environment. Responsible conduct and a respectful attitude towards others are always at the heart of our corporate culture. We implement this in an open and team-oriented corporate culture. As a result, one of our objectives is to achieve a balanced gender ratio in the management levels of the company or to develop towards that goal.

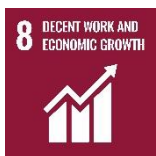


SDG 7 – Affordable and clean energy

Goal: to ensure access to affordable, reliable, sustainable and modern energy for all

Affordable and clean energy is an essential building block for countering global environmental and climate challenges.

We strive to treat resources responsibly. We have therefore incorporated an efficient environmental and resource management in MLP's sustainability management strategy. Affordable and clean energy is closely tied to climate protection.



SDG 8 – Decent work and economic growth

Goal: to promote inclusive and sustainable economic growth, employment and decent work for all

Sustainability is a social and socio-political imperative. In order to promote sustainable economic growth, companies must pursue the objective of achieving sustainable economic success, while at the same time acting with ecological, social and societal responsibility. We assume this responsibility with the greatest conviction. Sustainability is an essential constituent of our corporate strategy.

The MLP Group is also firmly committed to its responsibility to defend human rights in its supply chain, as well as its own business operations. To affirm this, it has passed a Group-wide declaration of principles and also appointed a Human Rights Officer.



SDG 13 – Climate action

Goal: to take urgent action to combat climate change and its impacts

Another important objective of the MLP Group is to act in the interest of climate change mitigation and, with this in mind, consistently reduce its own carbon footprint. The climate protection strategy of the MLP Group defines the operational framework for the climate protection activities. Accordingly, we record our carbon footprint for the MLP Group every year. Derived from this, we then develop reduction potential and introduce corresponding measures in order to reduce or even eliminate our CO₂ emissions altogether wherever possible. In addition to this, we are committed to making a positive contribution to climate and environmental protection by providing financial support for climate protection projects.

2.4. Social commitment

We are convinced that the only way to make a difference is through commitment and working together – whether in a social, ecological or cultural respect. For this reason, we provide financial support for various local, nationwide and also international associations, institutions and projects in the areas of sport, culture and environment. In addition to this, we encourage our employees to make personal commitments in the social arena.

2.5. Voluntary commitment

We are keen to make a relevant contribution and tackle both global and social challenges. To substantiate this intention, MLP SE has signed up to the United Nations Global Compact Initiative (UN Global Compact).

The UN Global Compact is the world's largest sustainability initiative of the United Nations for sustainable and responsible corporate management. Established in 2000, the UN Global Compact initiative pursues the vision of a more inclusive and sustainable economy based on ten principles related to human rights, labour standards, the environment, and anti-corruption measures, as well as the 17 SDGs.

MLP SE has been signed up to the UN Global Compact initiative since July 2023. By voluntarily signing up to the initiative, we commit to integrating the 10 principles into our corporate strategy, corporate culture, and our daily actions, thereby contributing to the achievement of the SDGs.

2.6. MLP Code of Business Conduct and Ethics

The MLP Code of Business Conduct and Ethics defines binding behavioural standards and principles for the companies of the MLP Group. It raises awareness among the members of our Executive Bodies, employees and consultants for responsible, sustainable, fair and professional business conduct with one another as well as with clients, business partners and shareholders, and helps to provide business activities in line with the legal requirements and internal specifications relevant for MLP; this also includes appropriate and conscious handling of opportunities and risks within the scope of the corporate and risk culture in place at MLP.

3. Governance

3.1. Structures and responsibilities

The MLP Group's sustainability management system is anchored at the parent company, MLP SE. Overall responsibility for the topic of sustainability lies with the Executive Board of MLP SE. Sustainability management – in terms of specialist development and implementation – is performed by the Group Sustainability Officer, who reports to the CEO. The duties of the Group Sustainability Officer are to ensure strategic further development of the MLP Group's sustainability topics, to plan sustainability activities and then to implement or support implementation of these both at group headquarters and in coordination with the Group companies. In this role, the Group Sustainability Officer is supported by a Group-wide body – the Sustainability Committee – which comprises the Sustainability Officers of the respective MLP Group companies. Their common task is to establish sustainability topics across the group, continuously develop them, and implement them.

The Executive Committee holds regular meetings in order to coordinate Group activities and ensure an efficient exchange of information relevant for controlling purposes. Alongside the members of the Executive Board at MLP SE, this Executive Committee also includes representatives from the Group's business units. The strategies and plans of the operating segments are also discussed in its meetings and coordinated with the overall strategy and plans of the Group.



Implementation and specialist (further) development of sustainability-related topics are managed by the Group Sustainability Officer, as well as the Sustainability Committee. At operational level, interdisciplinary support is provided by numerous colleagues from the Group companies and specialist departments.

The measures and activities are controlled and implemented at two levels:

Group level

This defines the overall sustainability strategy throughout the Group, the selection of the SDGs for aligning the Group objectives, the common climate strategy, as well as the Group-specific sustainability communication and disclosure approach used in the sustainability report.

Company level

This encompasses the activities of the individual Group subsidiaries in their respective core business. In accordance with the client-specific requirements and regulatory requirements, each Group subsidiary specifies its own guidelines and strategic goals at company level.

Group level



- Group-wide sustainability strategy & policy
- Corporate ESG/SDG activities & measures
- Implementation of regulations concerning the MLP Group
- Group communication including responsibility for the sustainability report

Company / corporate level



- Sustainability strategy for the respective core business
- ESG/SDG implementation in the respective core business
- Implementation or company-specific regulations & provisions
- Company communication

3.2. Personnel capacities

The MLP Group sees the topic of sustainability as an integral part of a successful business model. For this reason, all departments and subsidiaries are involved in the implementation and integration of sustainability aspects and goals.

Interdisciplinary expert committees and projects have been established to ensure further development of our sustainability activities. The members of these committees are generally managers from specialist departments, as well as specifically appointed employees. The committees and projects have the task of continuously testing and scrutinising the relevant sustainability topics, while also keeping a close eye on the increasing regulatory requirements.