

Sustainability Policy of the MLP Group

Version: March 2026

Foreword by the Executive Board

Sustainability is a key frame of reference for our actions. As a financial services provider, we support individuals and companies in engaging with financial matters and in making well-informed, self-determined financial decisions by providing transparent information. In this context, we take into account aspects that are relevant for a long-term-oriented approach to corporate management.

Sustainability shapes both our core business and our role as a company. We believe that long-term economic success can only be achieved if ecological, social and societal requirements are appropriately considered. Against this background, we integrate corresponding principles into our corporate strategy.

Our understanding of values is specified by our sustainability principles. An important point of reference in this regard are the Sustainable Development Goals (SDGs) of the United Nations. For the MLP Group, the areas of 'work and education', 'gender equality', and 'environment and climate action' are of particular relevance.

This Policy describes the fundamental understanding, the shared framework for action and the strategy, as well as the organisation of sustainability within the MLP Group. The individual Group companies use this framework and further specify it in their respective policies for their own core business.



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1. MLP Sustainability Policy

Global challenges – ecological, social and geopolitical, and thus also economic – are steadily increasing. Sustainability has therefore become a societal and socio-political task that is no longer demanded only by supranational organisations such as the United Nations or non-governmental organisations, but is now also a focus of economic and political activity.

Against this backdrop, MLP systematically integrates sustainability aspects into its business strategy and policy. Relevant ecological and social topics are taken into account across key corporate areas and processes in order to support responsible and long-term-oriented corporate governance.

1.1. Objective

This Sustainability Policy clarifies and defines the understanding of sustainability within the MLP Group. It conveys a clear understanding of shared values and provides orientation for corresponding actions. A holistic, Group-wide aligned perspective is a fundamental prerequisite for implementing common sustainability objectives.

1.2. Scope

The fundamental principles of this Sustainability Policy apply across the entire MLP Group. Activities of subsidiaries contribute to the sustainability strategy and must not contradict the Group Policy. The individual Group companies may set their own focal points and specify these in their respective policies.

The relevance and currency of this document are ensured through regular reviews. Any updates are published in a timely manner on the Group's website.

2. Understanding and Principles of Sustainability

2.1. Understanding of Sustainability

MLP understands sustainability as an expression of responsible corporate conduct towards the environment, society and future generations. The objective is to systematically consider sustainability aspects in all relevant areas of the company. This includes, in particular, reducing environmental impacts in the company's own operations, promoting equal opportunities and diversity, and further developing services while taking relevant sustainability aspects into account. Through transparent communication and the continuous development of processes, sustainability-related aspects are systematically integrated. Measures and processes aim to reduce negative ecological and social impacts within MLP's sphere of influence.

2.2. Principles of Sustainability

The following sustainability principles reflect MLP's understanding of values and form the overarching framework for all corporate activities. They apply across the Group and are specified in line with business-specific requirements, customer needs and applicable legal and regulatory provisions.

1. Sustainability aspects are an integral part of responsible corporate governance.
2. MLP assumes responsibility towards the environment and society and takes ecological and social aspects into account in corporate decisions and processes.
3. MLP acts in accordance with the principles of good corporate governance as well as applicable legal and regulatory requirements and values transparency towards relevant stakeholders.
4. MLP stands for equal opportunities, diversity and respectful cooperation.
5. MLP promotes an open corporate culture as well as continuous learning and development.
6. MLP supports sound financial decision-making through the integration of different perspectives and expertise and contributes to intergenerational financial education.

In addition, the MLP Code of Business Conduct and Ethics defines binding standards of conduct and principles for the companies of the MLP Group. It raises awareness among members of the Executive Bodies, employees and consultants with regard to responsible, sustainable, fair and professional conduct towards one another as well as towards clients, business partners and shareholders. The Code supports compliance with applicable legal requirements and internal regulations and promotes the appropriate and conscious handling of opportunities and risks within MLP's corporate and risk culture.

2.3. SDG Philosophy

The United Nations Sustainable Development Goals (SDGs) constitute an internationally recognised framework for sustainable development. They serve MLP as a reference point for systematically classifying relevant ecological and social topics and appropriately considering them within its business activities.

MLP aligns itself with all 17 SDGs. Based on its business model as a financial services provider and its sphere of influence, MLP focuses on selected SDGs where contributions are possible within its own operations and core business. The following five SDGs are of particular relevance. The described activities represent contributions within the responsibility and influence of the Group companies.



SDG 4 – Quality education

Ensure inclusive, equal and high-grade education for all and promote lifelong learning

MLP addresses the objective of quality education primarily through the qualification and further development of employees and consultants. The contribution is made by providing quality-assured education and training programmes that convey professional, methodological and sustainability-related competencies.

The aim is to continuously safeguard the professional quality and future viability of advisory services and to support employees in their professional development. To this end, suitable learning and development formats are offered across the Group and continuously enhanced.

In addition, MLP supports financial education for external target groups through selected educational initiatives.



SDG 5 – Gender equality

Achieve gender equality and empower all women and girls

MLP addresses gender equality particularly within its HR, remuneration and leadership processes. The contribution is made through transparent and standardised procedures in recruitment, personnel development and succession planning that are open to all employees regardless of gender.

The objective is to promote equal opportunities as well as fair and transparent career development within the organisation. To structurally embed this approach, MLP has defined a Group-wide target for increasing the proportion of women in leadership positions and established corresponding steering and monitoring processes.

In addition, the gender pay gap is analysed on a regular basis in order to identify potential structural and gender-specific pay differences and to counteract these within the existing remuneration and control systems.

Implementation is supported by clear responsibilities, regular analyses and accompanying HR and organisational development measures.



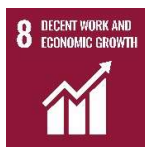
SDG 7 – Affordable and clean energy

Ensure access to affordable, reliable, sustainable and modern energy for all

MLP addresses the objective of affordable and clean energy primarily within its own operations. The contribution is made through the responsible use of energy and resources at company locations.

The aim is to systematically analyse energy consumption and identify efficiency potential. Appropriate measures to increase energy efficiency and – where locally feasible – the use of renewable energy sources are reviewed and implemented.

Examples include the use of photovoltaic systems at selected locations and the expansion of charging infrastructure for electric vehicles.



SDG 8 – Decent work and economic growth

Promote inclusive and sustainable economic growth, employment and decent work for all

MLP addresses this objective through fair and transparent working conditions and through investments in the qualification of employees and consultants. The contribution is made both within the internal organisation and through a responsible, client-centred business model.

The aim is to promote innovation and sustainable value creation through long-term employment prospects, continuous skills development and a culture of trust.

Measures relating to personnel development, the promotion of diversity, and the strengthening of integrity and compliance support this objective.



SDG 13 – Climate action

Take urgent action to combat climate change and its impacts

MLP addresses the objective of climate action through the systematic integration of climate-relevant aspects into its sustainability management. The contribution is made in particular through the recording and management of climate-related impacts arising from the company's own operations, as well as through measures to reduce emissions in line with defined greenhouse gas reduction targets.

The objective is to create transparency regarding the corporate carbon footprint and to implement suitable measures to avoid and reduce emissions. To this end, MLP has defined a Group-wide greenhouse gas reduction target and established corresponding controlling processes. In addition, MLP provides financial support to selected climate protection projects.

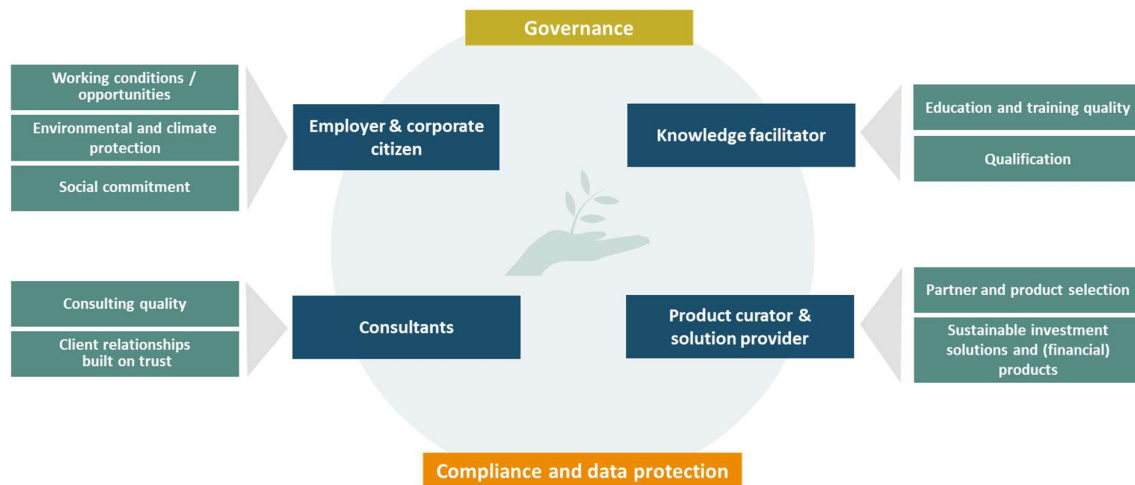
2.4. Sustainability Strategy

Sustainability has been integrated as a key strategic topic into the business strategy of the MLP Group since 2022. In December 2025, MLP adopted the Sustainability Strategy 2025*, which specifies the Group's sustainability-related strategic priorities and structures sustainability activities along defined roles and fields of action.

Responsibility for the implementation, management and further development of the sustainability strategy lies with the Group Sustainability Officer. The strategy is reviewed regularly and further developed as part of the strategic planning process, taking into account both stakeholder expectations and regulatory requirements.

The MLP sustainability strategy is based on the following roles:

- **Employer & corporate citizen**
Consideration of working conditions, equal opportunities, diversity, as well as environmental and climate protection aspects in the company's own operations and in the context of social engagement.
- **Knowledge facilitator**
Promotion of a structured learning and qualification culture to further develop relevant competencies of employees and consultants.
- **Consultants**
Design of holistic financial advice based on transparent information and responsibly structured advisory processes.
- **Product curator & solution provider**
Provision of product and investment solutions in line with defined criteria and sustainability-related minimum standards.



Governance, compliance and data protection form overarching framework conditions for all roles and fields of action.

Within the framework of the Sustainability Strategy 2025+, MLP has defined sustainability targets at Group level as well as for its products and services. Progress is measured using suitable key figures and management indicators and forms the basis for the structured further development of sustainability activities.

2.5. Voluntary Commitment

In shaping its understanding of sustainability, the MLP Group aligns itself with recognised international frameworks for responsible corporate governance. In this context, MLP SE has been a signatory to the United Nations Global Compact (UN Global Compact) since July 2023.

The UN Global Compact is a worldwide initiative of the United Nations to promote sustainable and responsible corporate management. It is based on ten principles relating to human rights, labour standards, environmental protection and anti-corruption, as well as on the United Nations Sustainable Development Goals (SDGs).

By voluntarily joining the UN Global Compact, MLP SE commits, within the scope of its possibilities, to taking the ten principles into account when shaping its corporate strategy, corporate culture and relevant processes and to gradually integrating them into its business activities.

3. Governance

3.1. Structures and Responsibilities

Sustainability management within the MLP Group is anchored at the parent company, MLP SE. Overall responsibility for sustainability lies with the Executive Board of MLP SE. Operational sustainability management – including the professional development and implementation of sustainability topics – is carried out by the Group Sustainability Officer, who is organisationally assigned to the CEO’s division. The responsibilities of the Group Sustainability Officer include the strategic development of sustainability topics within the MLP Group, the planning of sustainability activities and their implementation or coordination both at Group headquarters and in cooperation with the Group

companies. In this role, the Group Sustainability Officer is supported by a Group-wide committee – the **Sustainability Committee** – which is composed of the Sustainability Officers of the respective MLP Group companies. Their joint task is to establish sustainability topics across the Group, to continuously develop them and to support their implementation.

To coordinate Group activities and ensure an efficient exchange of information relevant for management and control purposes, meetings of the **Executive Committee** are held on a regular basis. In addition to the members of the Executive Board of MLP SE, this committee also includes representatives of the Group’s business units. Strategies and plans of the operating segments are discussed in this forum and aligned with the overall Group strategy and planning.



The implementation and professional (further) development of sustainability-related topics are managed by the Group Sustainability Officer and the Sustainability Committee. At an operational level, they are supported by numerous colleagues from the Group companies and specialist departments in an interdisciplinary manner.

The management and implementation of measures and activities take place at two levels:

Group level:

- Group-wide sustainability strategy and policy
- Corporate ESG/SDG activities and measures
- Implementation of regulations relevant to the MLP Group
- Group communication, including responsibility for the sustainability report

Company level:

- Sustainability strategy for the respective core business
- ESG/SDG implementation in the respective core business
- Implementation of company-specific regulations and requirements
- Corporate communication

3.2. Personnel Capacities

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

To further develop sustainability activities, interdisciplinary and specialised expert committees and projects have been established. These generally consist of managers from the responsible specialist departments as well as specifically appointed employees. The committees and projects are tasked with continuously reviewing and critically assessing relevant sustainability topics while also taking into account the increasing regulatory requirements.