

MLP presents preliminary figures for Q4 and the financial year 2014

- FY 2014: Earnings before interest and taxes (EBIT) increased to EUR 39.0 million (EUR 30.7 million)
- Total revenue rose to EUR 531.1 million (EUR 499.0 million)
- Dynamic performance in the final quarter significantly improved over the previous year: total revenue up by 15 percent, EBIT up by 44 percent
- Q4: Significant upturn in the field of old-age provision – revenues in the field of health insurance and real estate brokerage remain below expectations

Wiesloch, January 28, 2015 – MLP AG today presented preliminary figures for the fourth quarter and the financial year 2014. Based on this data, total revenue increased to EUR 531.1 million in 2014 (2013: EUR 499.0 million), while earnings before interest and taxes (EBIT) rose to EUR 39.0 million (2013: EUR 30.7 million). Administration costs (defined as personnel expenses, depreciation and amortisation, as well as other operating expenses) were EUR 256.8 million (2013: EUR 250.6 million).

The fourth quarter was by far the strongest of the year. At EUR 186.4 million, total revenue was also 15 percent above the same period of previous year (Q4 2013: EUR 162.3 million). The field of old-age provision was the main driving force behind this upturn. At EUR 106.6 million (Q4 2013: EUR 88.3 million), sales revenues exceeded the previous year by 21 percent, although they were still not able to match the performance recorded at the end of the

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final quarters in many preceding years. With revenue of EUR 41.3 million (Q4 2013: EUR 37.7 million), the field of wealth management continued to display positive development. Health insurance remained influenced by public discussions and stood below expectations with revenues of EUR 11.6 million (Q4 2013: EUR 11.5 million). The first steps were taken in the field of real estate brokerage. The real estate offering launched in April 2014 is reflected in other commissions and fees, which were EUR 3.0 million in the final quarter of 2014 (Q4 2013: EUR 2.0 million). In the fields of non-life insurance and loans/mortgages, sales revenues declined slightly to EUR 5.0 million (Q4 2013: EUR 5.4 million) and EUR 4.5 million respectively (Q4 2013: EUR 4.7 million). EBIT increased to EUR 29.6 million in the final quarter of 2014 (Q4 2013: EUR 20.5 million).

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MLP therefore recorded noticeable growth with regard to its key performance indicators in 2014. However, the company already indicated in mid-November that challenging market conditions have been making it significantly more difficult to achieve its target corridor (minimum EBIT of EUR 50 million).

"We ended a challenging year on a high note with a good fourth quarter. We also have a good handle on those things we can influence ourselves in these difficult markets: We are increasing our market shares, our consultants are providing their clients with intensive support and we have a tight rein on costs. In addition to this, we have further established FERL and our business with corporate clients as reliable revenue pillars in the Group," comments Chief Executive Officer Dr. Uwe Schroeder-Wildberg. "We are on the right

track. We will continue to modernise our company and remain resolute in the implementation of our growth initiatives."

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MLP anticipates market conditions to remain challenging in 2015. In addition, the company will engage in comprehensive future investments, including launching a recruiting offensive. The objective is to increase the number of consultants by the end of 2015. On December 31, 2014, there were 1,952 consultants (September 30, 2014: 1,944). Despite additional investments of around EUR 5 million for the recruitment drive, MLP expects a slight increase in EBIT for the financial year 2015 compared to 2014.

All figures stated are preliminary and unaudited. The previous year's values have been adjusted. MLP will present details on the past financial year, its planned future investments and its outlook as planned on February 26 within the scope of its annual press and analyst conference.