

H1 2025: New record set for revenue, EBIT forecast for full year confirmed

- MLP Group sets new record high for total revenue at EUR 529 million (H1 2024: EUR 514 million) – annual forecast for earnings before interest and taxes (EBIT) of EUR 100 to 110 million confirmed
- Revenue growth in all competence fields: solid development in Life & Health (+5%) and Property & Casualty (+6%), slightly weaker growth in the Wealth competence field (+2%) due to capital market and interest rate factors – EBIT of EUR 42.7 million (H1 2024: EUR 48.7 million), as already communicated in the middle of the year, below the extraordinarily strong same period in the previous year, although significantly above the average of the past five years
- Key figures for future revenue development increased to new record levels as of June 30, 2025: assets under management raised to EUR 63.9 billion despite volatile capital markets (December 31, 2024: EUR 63.1 billion) and non-life insurance premium volume to EUR 785 million (December 31, 2024: EUR 751 million)
- Mid-term planning reaffirmed: Continuation of the growth path should lead to EBIT of EUR 140 to 150 million and total revenue of EUR 1.3 to 1.4 billion by the end of 2028 – strategic realisation of potential in consulting for family clients, targeted expansion of the corporate client business, as well as a multi asset approach for institutional clients

Wiesloch – The MLP Group has set a new record in the first half of 2025 with revenue of EUR 529 million. Revenue growth encompassed all three of the company's competence fields: while MLP recorded, as expected, solid development in the Life & Health (+5%) and Property & Casualty (+6%) competence fields, growth in the Wealth competence field (+2%) was slightly weaker due to capital market and interest rate factors. At the same time, the MLP Group confirms its EBIT forecast for the full year of EUR 100 to 110 million and therefore remains on track, despite the already communicated lower EBIT in the second quarter. EBIT for the first half of 2025 is EUR 42.7 million, following on from the exceptionally strong comparative figure of EUR 48.7 million recorded in the previous year. MLP has also reaffirmed its own mid-term planning, according to which the sustainable growth strategy is expected to lead to an EBIT of EUR 140 to 150 million and total revenue of EUR 1.3 to 1.4 billion by the end of 2028.

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com

"The MLP Group remains firmly focussed on the annual target, which we are reconfirming today. We benefit from a broad and strategically interlinked positioning. This helps facilitate the impressive stability of our sustainable growth, which is particularly evident when, in parts of our markets, we are not experiencing any tailwinds. With its drastic tariff demands, the US President's so-called Liberation Day not only shook the capital markets in April, but also hit the economy and unsettled consumers once again. Despite operating in such a difficult environment, we still succeeded in setting new highs in our key figures for future business development. In the medium term – and this is already apparent – we will also benefit from the extensive IT investments we have made, above all in artificial intelligence," comments Dr Uwe Schroeder-Wildberg, Chief Executive Officer at MLP SE.

Total revenue rises to record level of EUR 529 million

Total revenue rose by 3 percent in the first half of the year, setting a new all-time high of around EUR 529 million (H1 2024: EUR 514 million). The Group achieved the strongest revenue growth (+6%) in the Property & Casualty competence field to EUR 139 million (H1 2024: EUR 131 million); this was due to the significant increase in the managed non-life insurance premium volume over the same period of the previous year. MLP also recorded growth in the Life & Health competence field (+5%), reaching EUR 130 million (H1 2024: EUR 123 million), driven primarily by the health insurance business and, to a lesser extent, by the old-age provision business within this segment. Growth in the Wealth competence field (+2%), reaching EUR 244 million (H1 2024: EUR 240 million), was somewhat weaker in the first half of the year, primarily due to significantly lower performance-based compensation in light of capital market developments and lower interest income in view of the fall in interest rates. In contrast, within the Wealth competence field revenues in wealth management increased further, primarily due to the significant year-on-year increase in assets under management. As expected, revenue in the Others competence field, which includes the real estate development business as well as other consultancy fees, declined significantly to around EUR 5 million (H1 2024: EUR 7 million). This was due to the active reduction of market- and business-related risks.

As of June 30, 2025, MLP has also created a good basis for the key figures that are important for future revenue development: despite volatile capital markets,

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com

assets under management increased to a new high of EUR 63.9 billion (December 31, 2024: EUR 63.1 billion). At EUR 785 million (December 31, 2024: EUR 751 million), the managed non-life insurance premium volume also hit a new record level.

EBIT of EUR 42.7 million achieved

In the first six months of 2025, the MLP Group recorded EBIT of EUR 42.7 million (H1 2024: EUR 48.7 million) and was therefore – as already communicated – below the previous year's extraordinarily strong comparative period at the mid-year point, although significantly above the average of the past five years (EUR 36.1 million).

Development of client and consultant numbers

As of June 30, 2025, the MLP Group served 594,300 family clients (December 31, 2024: 590,700). The gross number of newly acquired family clients was 10,300 (H1 2024: 9,200). The number of corporate and institutional clients as of June 30, 2025 was 28,000 (December 31, 2024: 28,000). The number of consultants in the MLP Group as of June 30, 2025 was 2,144 (December 31, 2024: 2,110). The established trainee programme, which prepares the employed trainees for their work as MLP consultants, is also a key contributor to this increase. By the end of June 2025, 426 trainees had already joined the programme since its launch in mid-2023.

Forecast for 2025 confirmed and planning for 2028 reaffirmed

For the financial year 2025, MLP expects to continue its sustainable growth path and once again confirms its EBIT forecast of EUR 100 to 110 million.

In addition, MLP continues to plan for EBIT of EUR 140 to 150 million and total revenue of EUR 1.3 to 1.4 billion by the end of 2028. The strategic development of potential in advising family clients, the targeted expansion of the corporate client business and the multi asset approach for institutional clients should lead to growth in all competence fields – Wealth, Life & Health and Property & Casualty. Performance-based compensation at FERI is considered cautiously and therefore only included to a limited extent. Assets under management are expected to rise to EUR 75 to 81 billion by 2028, while the non-life insurance premium volume is expected to increase to EUR 1.0 to 1.1 billion by the end of 2028.

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com

Press Release

August 14, 2025



The achievement of the targeted significant increase in earnings is further supported by the effects of our digitalisation strategy, with a particular focus on new AI applications, which are expected to drive ongoing efficiency gains and strengthen client support. The planning for 2028 will be supplemented by continued strict cost management.

"We are consistently following our proven path to success. This applies equally to our planning for 2028 and our annual forecast for 2025. Some of the costs for our IT infrastructure that were recorded in recent months are one-time expenses and were incurred primarily in the second quarter. Among other things, we have prioritised certain investments in artificial intelligence, which should quickly have a positive impact. Not least as a result of these decisions, we have once again significantly improved our strategic and operational positioning and will vigorously press ahead with the further development of the huge potential within the entire MLP Group," comments Reinhard Loose, Chief Financial Officer at MLP SE.

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com

Press Release

August 14, 2025



An overview of key figures

MLP Group (in EUR million)	6M 2025	6M 2024	Change in %
Sales revenue	517.7	501.2	+3
Wealth competence field	244.2	239.7	+2
Life & Health competence field	129.9	123.4	+5
Property & Casualty competence field	138.8	131.0	+6
Others competence field	4.7	7.0	-33
Other income	11.3	13.1	-13
Total revenue	529.1	514.3	+3
Earnings before interest and taxes (EBIT)	42.7	48.7	-12
Earnings before taxes (EBT)	41.8	54.1	-23
Net profit	28.9	37.8	-23
Earnings per share (diluted/basic) in EUR	0.26	0.35	-24
Family clients	594,300	590,700*	+1
Corporate and institutional clients	28,000	28,000*	+0
Client consultants	2,144	2,110*	+2

*as of December 31, 2024

MLP Group (in EUR million)	Q2 2025	Q2 2024	Change in %
Sales revenue	223.4	223.4	-0
Wealth competence field	119.5	124.2	-4
Life & Health competence field	65.6	64.9	+1
Property & Casualty competence field	36.7	33.6	+9
Others competence field	1.6	0.8	+102
Other income	5.0	6.7	-25
Total revenue	228.4	230.2	-1
Earnings before interest and taxes (EBIT)	4.9	11.7	-58
Earnings before taxes (EBT)	4.2	17.4	-76
Net profit	1.3	11.3	-89
Earnings per share (diluted/basic) in EUR	0.01	0.09	-88

Definitions of the key figures can be found on our website: <https://mlp-se.com/investors/mlp-share/key-figures/>

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com

Press Release

August 14, 2025



About MLP

With its brands Deutschland.Immobilien, DOMCURA, FERI, MLP, RVM and TPC, the MLP Group is the financial services provider for private, corporate and institutional clients. Special added value is created by networking the various perspectives and areas of expertise – enabling clients to reach better financial decisions. To this end, the MLP Group intelligently combines personal and digital offers. Several of the brands also offer selected products, services and technology for other financial services providers.

- **Deutschland.Immobilien** – The real estate platform for clients and financial consultants
- **DOMCURA** – The underwriting agency for financial consultants and consultant platforms
- **FERI** – Multi asset investment firm for institutional investors and high net worth individuals
- **MLP** – Financial consulting and banking for discerning clients
- **RVM** – Risk manager for insurance and provision solutions for SMEs
- **TPC** – Benefit expert network for enterprises

An intensive transfer of knowledge and expertise takes place within the network. The specialists support one another in the areas of research and concept development, as well as in client consulting. This valuable and targeted interaction generates additional value for clients, for the company and for its shareholders. Economic success also forms the basis for accepting social responsibility.

The Group was founded in 1971 and today manages total assets of approximately EUR 63.9 billion for around 594,300 private and around 28,000 corporate and institutional clients, as well as non-life insurance premium volumes of around EUR 785 million.

Your contact:

Frank Heinemann
Head of Group Communication

Tel +49 (0)6222 • 308 • 3513
frank.heinemann@mlp.de

MLP SE
Alte Heerstraße 40
69168 Wiesloch

mlp-se.com