

9M 2025: Successful consulting business – once again new record levels for revenue and key figures

- MLP Group continues to consistently pursue its growth path in the consulting business: Total revenue after nine months reaches new record high of EUR 773 million (9M 2024: EUR 763 million)
- Key figures for future revenue development also increased to new record levels as of September 30, 2025: Assets under management increased to EUR 64.2 billion (December 31, 2024: EUR 63.1 billion) and non-life insurance premium volume increased to EUR 794 million (December 31, 2024: EUR 751 million)
- Earnings before interest and taxes (EBIT) for Q3 2025 are EUR 18.3 million (Q3 2024: EUR 17.8 million)
- EBIT for the first nine months at EUR 61.1 million – below the previous year's record high (9M 2024: EUR 66.4 million)
- Revised and already communicated full year forecast for 2025: EBIT of EUR 90 to 100 million before possible one-off effects resulting from focussing the real estate business
- Increased mid-term planning for 2028: Continuation of the growth path should lead to EBIT of EUR 140 to 155 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 multi asset approach for institutional clients

Wiesloch – In the first nine months, the MLP Group continued successfully along its growth path in the consulting business, increasing total revenue to a new record high of EUR 773 million. The strongest revenue growth was achieved in the Property & Casualty competence field (+7%), followed by the Life & Health competence field (+4%), while the Wealth competence field remained slightly below the very strong previous year's figure (-2%) due to capital market and interest rate factors. Without the performance-based compensation, the Wealth competence field would have recorded growth as well (+4%). At Group level, it was possible to increase key figures to new record levels: Assets under management in the MLP Group were EUR 64.2 billion, while the managed non-life insurance premium volume was EUR 794 million. EBIT for Q3 2025 is EUR 18.3 million (Q3 2024: EUR 17.8 million). EBIT for the first nine months amounts to

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EUR 61.1 million and is thus below the previous year's record high of EUR 66.4 million. The revised and already communicated full year forecast for 2025 is EBIT of EUR 90 to 100 million before possible one-off effects resulting from focusing the real estate business. At the same time, MLP has raised the upper range value of its mid-term planning. The increased mid-term planning for 2028 now assumes EBIT of EUR 140 to 155 million, while total revenue remains unchanged at EUR 1.3 to 1.4 billion. This increase reflects the strong and sustained positive development of the MLP Group's operating business.

"MLP is on a very good path, and this remains unchanged despite one-off effects that need to be accounted for this year. We benefit from a broad and strategically interlinked positioning that generates both stability and growth year after year. Thus, in a macroeconomic environment that remains challenging, we nevertheless succeeded in achieving new record levels in total revenue as well as in our key figures for future business development. In the medium term – as reflected in our increased planning value – we will also benefit from our further reduced risk exposure, as well as from extensive IT investments, including in artificial intelligence," comments Dr Uwe Schroeder-Wildberg, Chief Executive Officer at MLP SE.

Total revenue rises to record level of EUR 773 million

Total revenue rose to a new record high of EUR 773 million in the first nine months (9M 2024: EUR 763 million). The Group achieved the strongest revenue growth in the Property & Casualty competence field (+7%), which rose to EUR 177 million (9M 2024: EUR 165 million). The significant year-on-year increase in the managed non-life insurance premium volume had a positive impact here. MLP also achieved growth in the Life & Health competence field (+4%) to EUR 199 million (9M 2024: EUR 192 million). The health insurance business remained strong, as did the old-age provision business, which continued to outperform the previous year. Despite a significant increase in assets under management compared to the same period of the previous year, the Wealth competence field recorded a slight decline in revenue (-2%) to EUR 372 million (9M 2024: EUR 381 million). This continues to be due to significantly lower performance-based compensation, for which new record levels must be achieved in the concepts even after market-related setbacks, as well as to lower interest income due to the decline in interest rates. As expected, revenue in the Others competence

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field, which also includes other consultancy fees alongside the real estate development business, declined significantly to EUR 6 million (9M 2024: EUR 8 million). This was due to the already implemented active reduction of market- and business-related risks.

As of September 30, 2025, MLP also recorded new all-time highs in the key figures that are important for future revenue development: Assets under management were EUR 64.2 billion (December 31, 2024: EUR 63.1 billion), while the managed non-life insurance premium volume rose to EUR 794 million (December 31, 2024: EUR 751 million).

9M EBIT of EUR 61.1 million achieved

In the first nine months of 2025, the MLP Group recorded EBIT of EUR 61.1 million (9M 2024: EUR 66.4 million). It was therefore below the record high from the same period in the previous year. EBIT for Q3 2025 is EUR 18.3 million (Q3 2024: EUR 17.8 million).

Development of client and consultant numbers

As of September 30, 2025, the MLP Group served 597,400 family clients (December 31, 2024: 590,700). The number of newly acquired family clients was 15,500 (9M 2024: 14,100). The number of corporate and institutional clients as of September 30, 2025 was 27,800 (December 31, 2024: 28,000). The number of consultants in the MLP Group as of September 30, 2025 was 2,121 (December 31, 2024: 2,110). The established trainee programme, which prepares the employed trainees for their work as MLP consultants, continues to be a key contributor to this increase. Indeed, 495 trainees had already joined the programme by the end of September 2025 since its launch in mid-2023.

Adjustments to the forecast for 2025 and planning for 2028

MLP recently announced that it has adjusted its forecast for the financial year 2025 to the new EBIT range of EUR 90 to 100 million, having previously forecast EUR 100 to 110 million. The adjustment was the result of revised expectations regarding the level of performance-based compensation in wealth management and the real estate development business. Possible negative one-off effects from this business focussing cannot yet be reliably quantified. In terms of EBIT, however, these effects should not exceed EUR 12 million and might also even have an impact on EBIT of the financial year 2025.

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The increased mid-term planning for 2028 now assumes EBIT of between EUR 140 to 155 million, compared to the previous range of EUR 140 to 150 million, with total revenue remaining unchanged in a range of EUR 1.3 to 1.4 billion. This increase was made in connection with the announced intention to focus the real estate business, alongside the otherwise dynamic growth in business across the entire MLP Group.

With a view to the mid-term planning for 2028, the strategic development of potential in consulting 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 FERL, which can only be planned and influenced to a limited extent, has once again been considered cautiously and therefore only included to a limited extent in the increased planning; it remains unchanged from the previous planning. Assets under management are still expected to continue increasing to between EUR 75 and 81 billion by 2028, and the managed non-life insurance premium volume to between EUR 1.0 and 1.1 billion by the end of 2028.

Hitting the planned significant increase in earnings is also 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 improve client support. The planning for 2028 will be supplemented by continued strict cost management.

"We are consistently following our proven path to sustainable success. Through investments in artificial intelligence, some of which we brought forward in the first half of the year, we will become even more efficient in consulting our clients in future. This should deliver positive effects in the near term. In the MLP Group, we have also announced a focussing in the real estate business. Thus, our starting position with regard to the planned earnings growth over the coming years will further improve," comments Reinhard Loose, Chief Financial Officer of MLP SE.

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Press Release

November 13, 2025



An overview of key figures

MLP Group (in EUR million)	9M 2025	9M 2024	Change in %
Sales revenue	754.9	746.2	+1
Wealth competence field	372.3	380.8	-2
Life & Health competence field	198.7	191.6	+4
Property & Casualty competence field	177.5	165.5	+7
Others competence field	6.4	8.4	-24
Other income	18.2	17.1	+7
Total revenue	773.1	763.3	+1
Earnings before interest and taxes (EBIT)	61.1	66.4	-8
Earnings before taxes (EBT)	59.4	71.1	-17
Net profit	44.6	48.1	-7
Earnings per share (diluted/basic) in EUR	0.41	0.44	-8
Family clients	597,400	590,700*	+1
Corporate and institutional clients	27,800	28,000*	-1
Client consultants	2,121	2,110*	+1

*as of December 31, 2024

MLP Group (in EUR million)	Q3 2025	Q3 2024	Change in %
Sales revenue	237.2	245.1	-3
Wealth competence field	128.0	141.1	-9
Life & Health competence field	68.8	68.2	+1
Property & Casualty competence field	38.6	34.4	+12
Others competence field	1.7	1.4	+21
Other income	6.9	4.0	+74
Total revenue	244.1	249.0	-2
Earnings before interest and taxes (EBIT)	18.3	17.8	+3
Earnings before taxes (EBT)	17.6	17.0	+4
Net profit	15.7	10.3	+53
Earnings per share (diluted/basic) in EUR	0.14	0.09	+52

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

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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 64.2 billion for around 597,400 private and around 27,800 corporate and institutional clients, as well as non-life insurance premium volumes of around EUR 794 million.

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