

FY 2025: Revenue at record level, EBIT in line with forecast – Increased use of artificial intelligence accelerates business model

- FY 2025: Total revenue increased for the twelfth year in succession, reaching a new high of EUR 1.08 billion (2024: EUR 1.07 billion), compound annual growth rate (CAGR) of 7 percent since 2020 – recurring revenue at 72 percent
- MLP Group also records further increases in key figures relevant to future revenue development to new record levels: EUR 65.9 billion in assets under management and a non-life insurance premium volume of EUR 809 million
- Earnings before interest and taxes (EBIT) amounted to EUR 87.9 million due to the one-off effect related to the focussing of the real estate business, which is below the 2024 figure (EUR 95.0) but significantly above the 2023 figure (EUR 70.7 million) – excluding this one-off effect, EBIT would have been EUR 97.1 million
- Executive Board proposes a constant dividend of 36 cents per share (2024: 36 cents); dividend yield again above 5 percent
- Innovation driver in the use of artificial intelligence: Automated analysis and policy purchase process for non-life insurance products, as well as further expansion of an AI agent system to complement face-to-face consulting
- Forecast for 2026: EBIT of EUR 100 to 110 million – continuation of the successful operating business development, increased use of artificial intelligence to further improve client benefits, continued strict cost management
- Mid-term planning for 2028 confirmed: 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 – 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 and high net worth clients; performance-based compensation at FERI is only included to a limited extent

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Wiesloch – For the twelfth year in succession, the MLP Group achieved a new record high of total revenue of EUR 1.08 billion in the financial year 2025 (2024:

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EUR 1.07 billion). Recurring revenue – a key indicator of sustainable earnings stability – were 72 percent of sales revenues. With assets under management at EUR 65.9 billion and a non-life insurance premium volume of EUR 809 million, MLP also achieved new record levels in these key figures, which are of great importance for future revenue development. EBIT includes a previously communicated one-off effect (EUR -9.2 million) from focussing the real estate business and amounted to EUR 87.9 million, what is in line with the forecast. This puts EBIT below the figure for 2024 (EUR 95.0 million), yet significantly above the figure for 2023 (EUR 70.7 million). Excluding the one-off effect, EBIT would have reached EUR 97.1 million. The Executive Board will therefore propose to the Supervisory Board and the Annual General Meeting a constant dividend of 36 cents per share for the past financial year, which corresponds to a dividend yield of more than 5 percent based on the year-end closing price. For 2026, MLP expects a continuation of its successful operating business development with a further increase in the use of artificial intelligence focussed on client benefits, supplemented by continued disciplined cost management. The EBIT forecast for the year 2026 is between EUR 100 and 110 million. In addition, the Group confirms its mid-term planning: MLP assumes EBIT of EUR 140 to 155 million with total revenue of EUR 1.3 to 1.4 billion by the end of 2028. MLP expects significant additional momentum from the expanded and strategically aligned realisation of potential in consulting for family clients, the targeted expansion of the corporate client business and the multi asset approach in the acquisition and support of institutional and high net worth clients. Performance-based compensation at FERI, which is heavily influenced by capital markets developments and is therefore almost impossible to forecast, is only included to a limited extent in this planning.

"The successful operating business development of the past year once again underlines the strategic and operational strength of the MLP Group. We have a strategically interlinked positioning that generates both stability and sustainable growth. This is strongly supported by our innovative use of artificial intelligence. We have already anchored AI in business-relevant processes where it benefits family clients, corporate clients as well as institutional clients, and its use also increases the performance of our highly qualified consultants", comments Dr. Uwe Schroeder-Wildberg, Chief Executive Officer at MLP SE.

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Massive expansion of the use of AI

MLP began early to drive the responsible use of artificial intelligence. Doing so, there is always a clear focus on delivering value to clients. In its private client business, for example, MLP has introduced a fully automated analysis and policy purchase process for non-life insurance products that require little consultation support. An AI agent developed by the subsidiary DOMCURA serves as the basis for this. MLP consultants remain available as personal contacts whenever consulting support is required.

In addition, an AI agent system is currently being further expanded. The focus here is on synergies between multiple AI agents, particularly with the aim of reducing the administrative burden on consultants in MLP's private client business. The key focuses are client data, contracts and products, information and consulting support. At the same time, the AI agents also provide direct support to MLP customers. This gives them access to a digital contact person for self-service and information around the clock. This client support is integrated into the established MLP Financial Home, through which clients can access a comprehensive digital overview of their contracts and assets at any time.

New record level of total revenue

In the financial year 2025, MLP increased its total revenue to a new record high of EUR 1.08 billion (PY: EUR 1.07 billion). MLP achieved revenue growth of 8 percent to EUR 223 million in the Property & Casualty competence field (PY: EUR 206 million), while revenue in the Life & Health competence field remained largely stable at EUR 303 million (PY: EUR 298 million), as did revenue in the Wealth competence field at EUR 510 million (PY: EUR 520 million). The increase in the Property & Casualty area, which comprises the non-life insurance business with both corporate and private clients, can be attributed in part to the positive new business development recorded here.

In the Life & Health competence field, which comprises old-age provision and health insurance, the slight growth in private health insurance was primarily due to a continued high level of interest in high-quality healthcare services.

As expected, the interest rate business in the Wealth competence field declined due to the interest rate cuts by the European Central Bank (ECB), while loans &

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mortgages and real estate brokerage at times increased significantly. Wealth management revenue, to which both MLP's private client business and the consulting activities of its subsidiary FERI for institutional and high net worth clients contribute, remained stable. At EUR 10.7 million, performance-based compensation was significantly lower than in the previous year (EUR 33.9 million) due to developments on the capital markets during the year. If this performance-based compensation is excluded, wealth management revenues would have risen by 7 percent. Performance-based compensation is accrued for the positive performance of investment concepts and is largely recognised in the results.

The Others competence field, which still included the former real estate development business, also includes other consultancy fees. As expected, revenue declined significantly to around EUR 10 million (PY: EUR 13 million) due to the active reduction of business-related risks in the real estate development business.

New record levels for key figures

The MLP Group was able to increase key figures, which are of great importance for future revenue development, to new record levels as of December 31, 2025: Assets under management rose to EUR 65.9 billion (PY: EUR 63.1 billion) and the managed non-life insurance premium volume rose to EUR 809 million (PY: EUR 751 million).

EBIT reaches EUR 87.9 million

The MLP Group's EBIT was EUR 87.9 million in the financial year 2025. It is lower than the 2024 figure (EUR 95.0 million), but significantly higher than the 2023 figure (EUR 70.7 million). The 2025 EBIT includes the already communicated one-off effect from the focussing of the real estate business (EUR -9.2 million) at the subsidiary Deutschland.Immobilien. Excluding this effect EBIT would have reached EUR 97.1 million.

Constant dividend of 36 cents per share proposed

For the financial year 2025, the Executive Board at MLP SE is proposing a constant dividend of 36 cents per share (PY: 36 cents). Based on the year-end closing price, this corresponds to a dividend yield of 5.2 percent.

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Forecast for 2026

MLP anticipates EBIT of EUR 100 to 110 million for the financial year 2026. This is based on the continuation of the successful operating business development, the further intensified use of artificial intelligence to enhance client benefits and continued disciplined cost management.

Mid-term planning for 2028 confirmed

MLP has confirmed its plan to continue its successful growth path, which should lead the Group to EBIT of EUR 140 to 155 million and total revenue of EUR 1.3 to 1.4 billion by the end of 2028. This is to be driven by the strategic development of potential in consulting family clients, the targeted expansion of the corporate client business and the multi asset approach for institutional and high net worth clients, expecting to 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 minor extent, is only included to a limited extent.

As a result of the targeted realisation of potential, the MLP Group is planning a significant increase in the key figures to between EUR 75 and 81 billion for assets under management and between EUR 1.0 and 1.1 billion in the non-life insurance premium volume by the end of 2028.

Achievement of the targeted significant increase in earnings is supported by the effects of the consistent digitalisation strategy that are already visible today, in particular through the significantly increased use of AI throughout the entire MLP Group. The planning for 2028 is supplemented by continued disciplined cost management.

"Our mid-term growth path, which we continue to see clearly given the significant potential within our Group, is underpinned by the forecast for 2026. On this basis, we also have today again reaffirmed our ambitious mid-term planning up to the end of 2028: Our strategic positioning is clearly successful – especially with artificial intelligence as an accelerator in our unique business model. At the same time, we will continue to manage our costs in a disciplined manner," comments Reinhard Loose, Chief Financial Officer at MLP SE.

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An overview of key figures

MLP Group (in EUR million)	2025	2024	Change in %
Sales revenue	1,046.9	1,037.5	+1
Wealth competence field	510.3	520.3	-2
Life & Health competence field	303.3	298.0	+2
Property & Casualty competence field	223.2	206.4	+8
Others competence field	10.2	12.8	-21
Other income	32.6	29.1	+12
Total revenue	1,079.6	1,066.7	+1
Earnings before interest and taxes (EBIT)	87.9	95.0	-7
Earnings before taxes (EBT)	85.1	99.6	-15
Net profit	55.7	69.3	-20
Earnings per share (diluted/basic) in EUR	0.51	0.63	-20
Family clients	596,100	590,700	+1
Corporate and institutional clients	27,400	28,000	-2
Client consultants	2,136	2,110	+1

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.

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The Group was founded in 1971 and today manages total assets of approximately EUR 65.9 billion for around 596,100 private and around 27,400 corporate and institutional clients, as well as non-life insurance premium volumes of around EUR 809 million.

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