



A LEADING FINANCIAL ADVISORY NETWORK
FOR FAMILY AND CORPORATE CLIENTS

Roadshow USA

Boston, Chicago, New York

October 21 – 23, 2024

Highlights MLP Group

- **Broad and strategically interlinked positioning** of the MLP Group is taking effect and shows its **future potential**, supported by overall trends
- MLP Group **listed in SDAX** – Attractive **dividend policy**
- Ongoing **successful developments** of total revenue and EBIT in **2024** – **Assets under management** surpasses the **€60 billion** mark for the first time
- **EBIT forecast for 2024** raised to €85 to 95 million – **EBIT plan for 2025** of €100 to 110 million **reaffirmed**

Agenda

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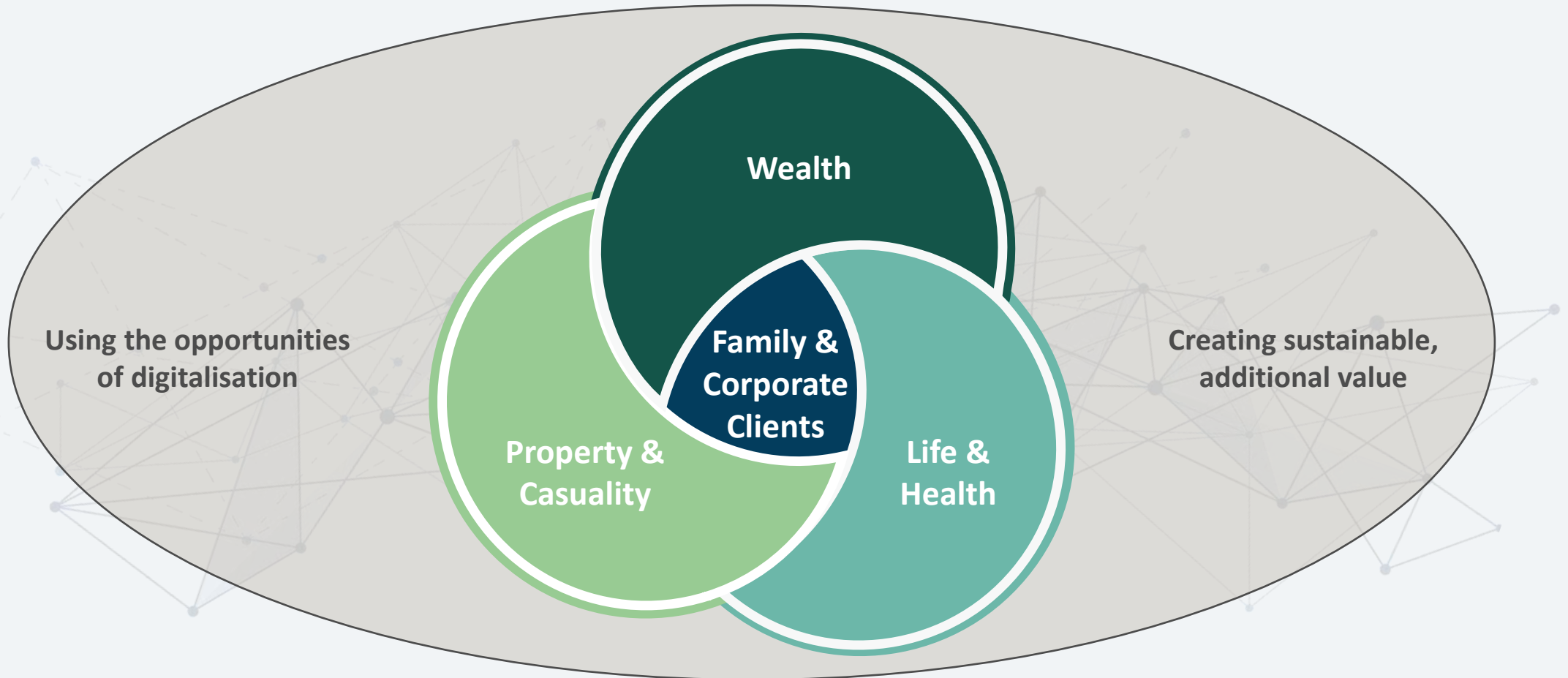
1 | MLP AT A GLANCE

2 | BUSINESS PERFORMANCE H1 2024

3 | FORECAST 2024 AND PLANNING 2025

Business model

 **MLP** a leading financial advisory network



1 | MLP AT A GLANCE

Trends support growth ambitions in competence fields

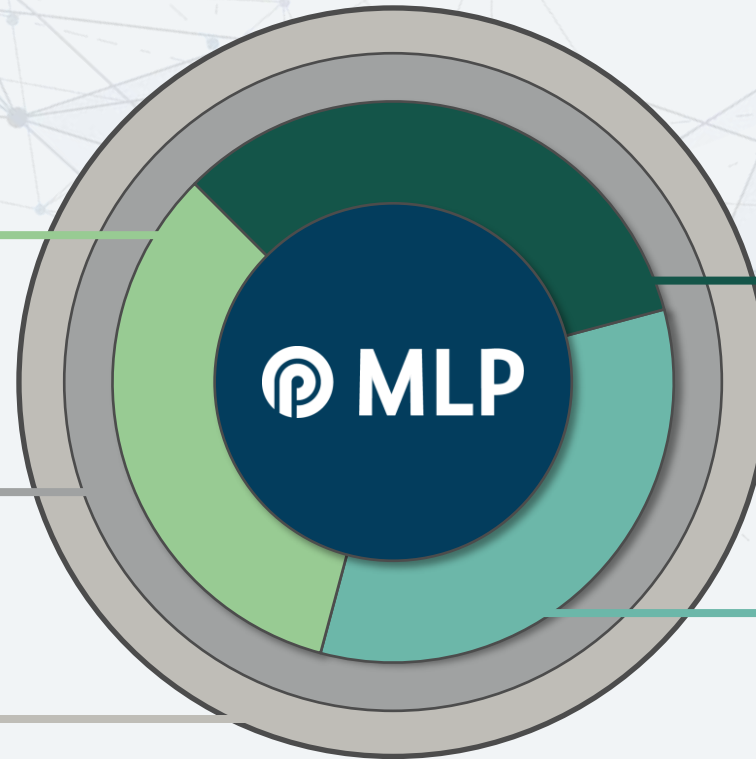
INFLATION increases demand for financial consulting in various competence fields

GROWING WEALTH, MORE ASSET SUCCESSIONS increases demand for wealth management with a diversified portfolio

DIGITALISATION improves client experience and cost efficiency

DEMOGRAPHIC DEVELOPMENT increasingly generates need for private and occupational pension provision

SUSTAINABILITY creates new prospects and need for consulting services

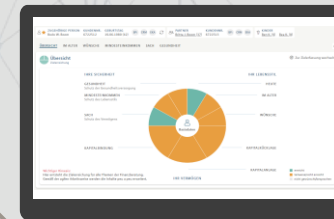


Digitalisation strategy: Client and consultant portal as a competitive advantage

Digital complement to the personal client relationship

Digital financial overview thanks to **Financial Home**

Presentation and management of the entire asset structure and all contracts for risk protection



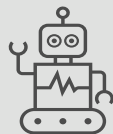
Personal consulting facilitated by the **Consultant Portal**

Gap analysis of customer needs as a central element for comprehensive, client-centric consulting

Client



Language and topic recognition in the service area



Automation of business processes

Selection of digital robots and AI

Email distribution and electronic mail processing



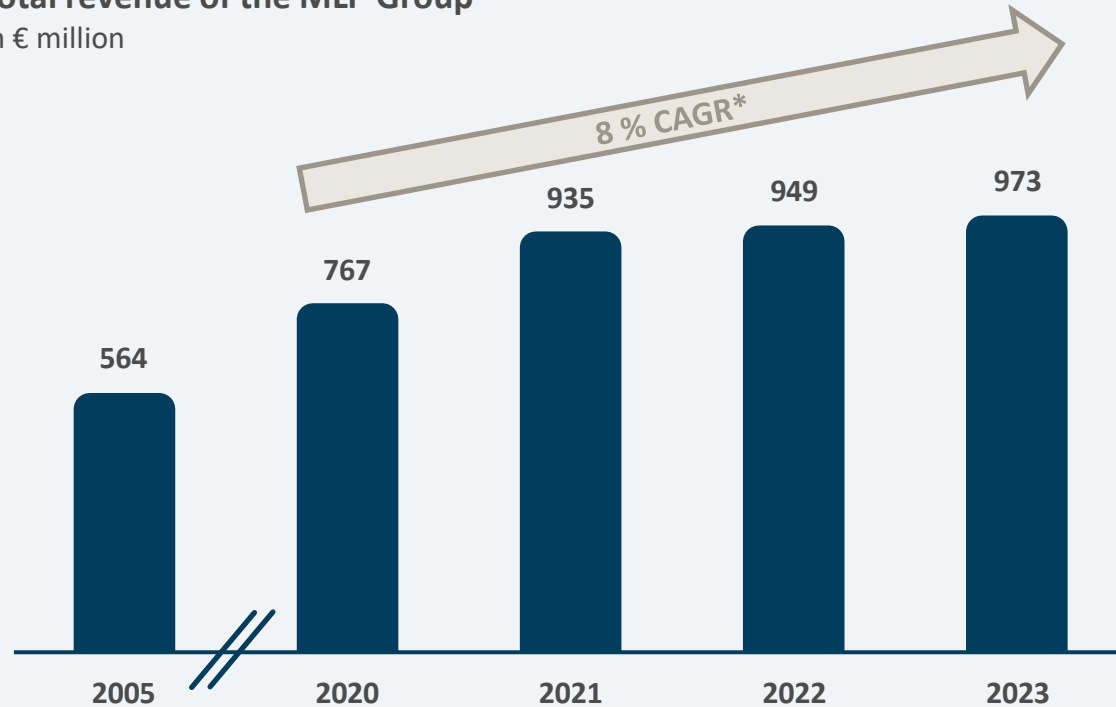
Use cases in the context of ChatGPT



Responsible use of robotics and artificial intelligence

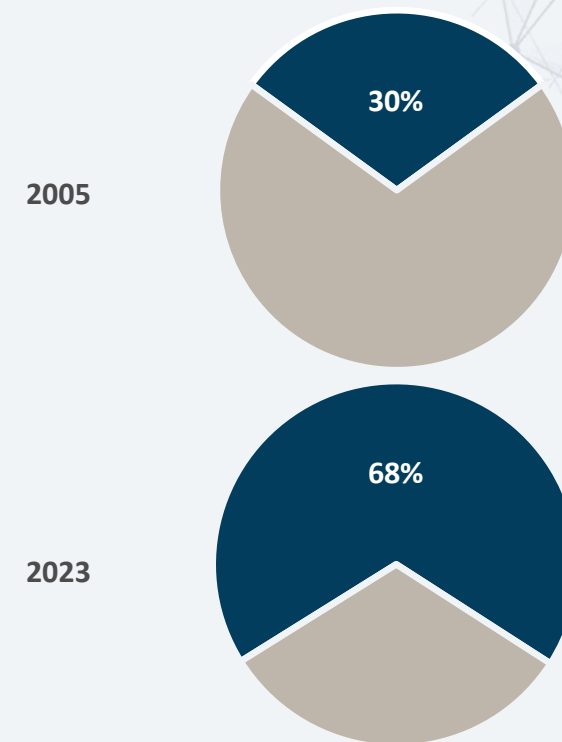
Total revenue shows continuous growth story

Total revenue of the MLP Group
in € million



*Compound Annual Growth Rate over the period of 2020 to 2023

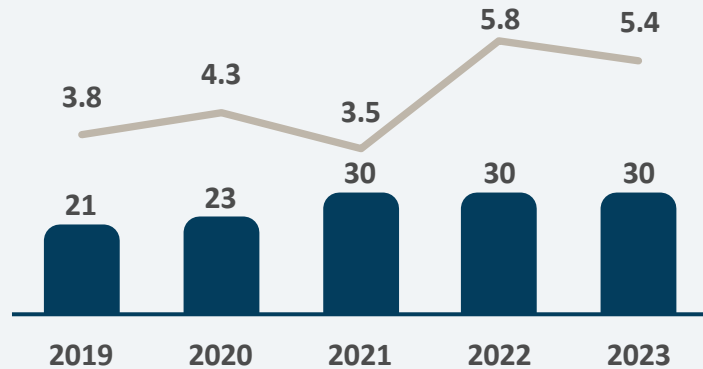
Recurring Revenue
Proportion of sales revenue



MLP SE – attractive dividend policy & valuation

Dividend

Dividend per share in Cents; Dividend yield in %



Consistent dividend policy
Pay out ratio of 50 % to 70 % of net profit

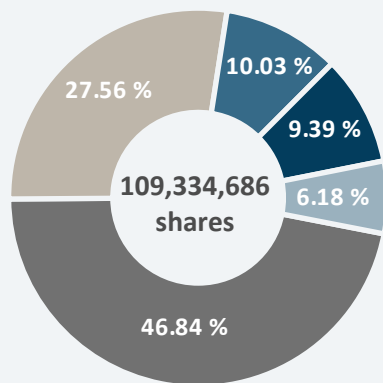
Broad Research Coverage*

NuWays	Buy	TP € 12.00
Pareto Securities	Buy	TP € 9.00
Metzler	Buy	TP € 8.20
Kepler Cheuvreux	Buy	TP € 7.50
Consensus	100% Buy	Ø TP € 9.18

* target price estimates as of October 8th, 2024

Stable shareholder structure

Notifications made to MLP as of December 31, 2023



Family Lautenschläger (pooling agreement)

HanseMercur Krankenversicherung auf Gegenseitigkeit

Barmenia Versicherungen a. G., Gothaer Versicherungsbank VVaG

Allianz SE

Freefloat (Definition Deutsche Börse)**

** thereof shareholdings of the Executive Board 2.22 %

Planning key figures

MLP Group	2025p
EBIT (in € million)	100 - 110
AUM (in € billion)	62 - 68

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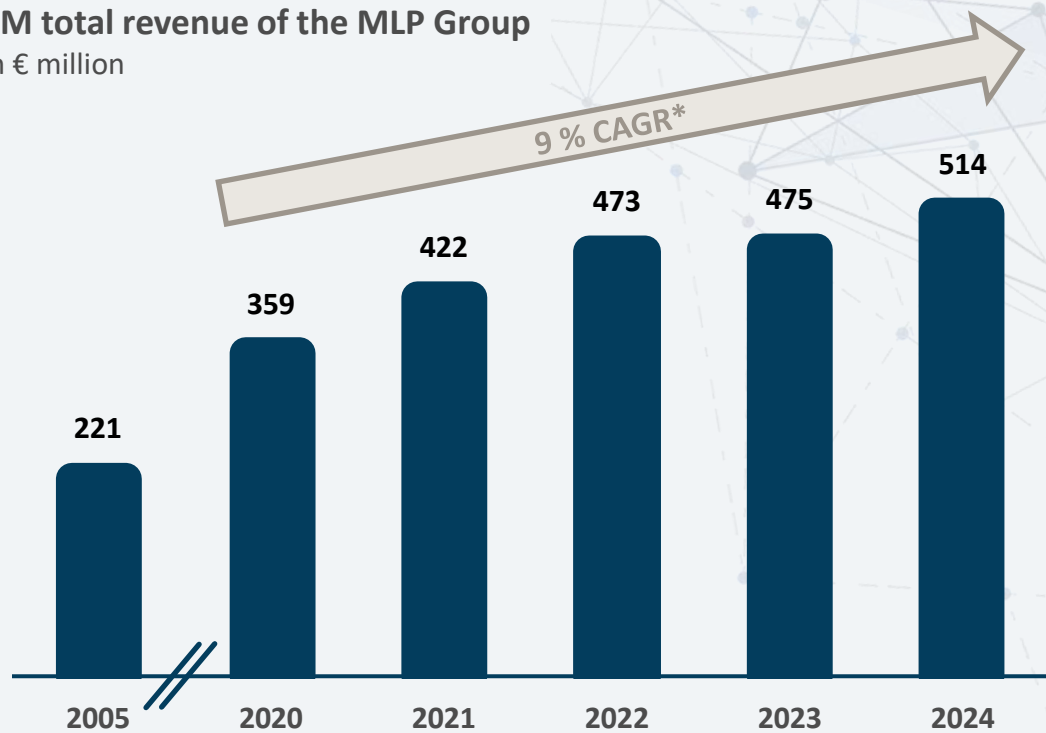
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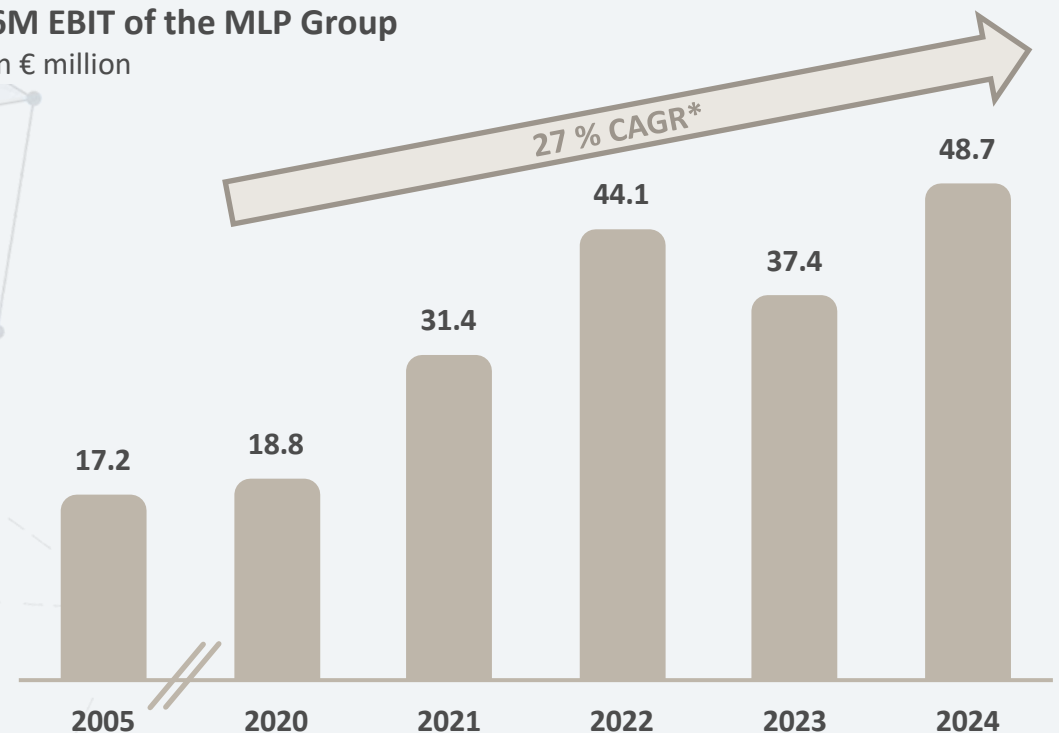
3 | FORECAST 2024 AND PLANNING 2025

Total revenue and EBIT with great growth

6M total revenue of the MLP Group
in € million



6M EBIT of the MLP Group
in € million

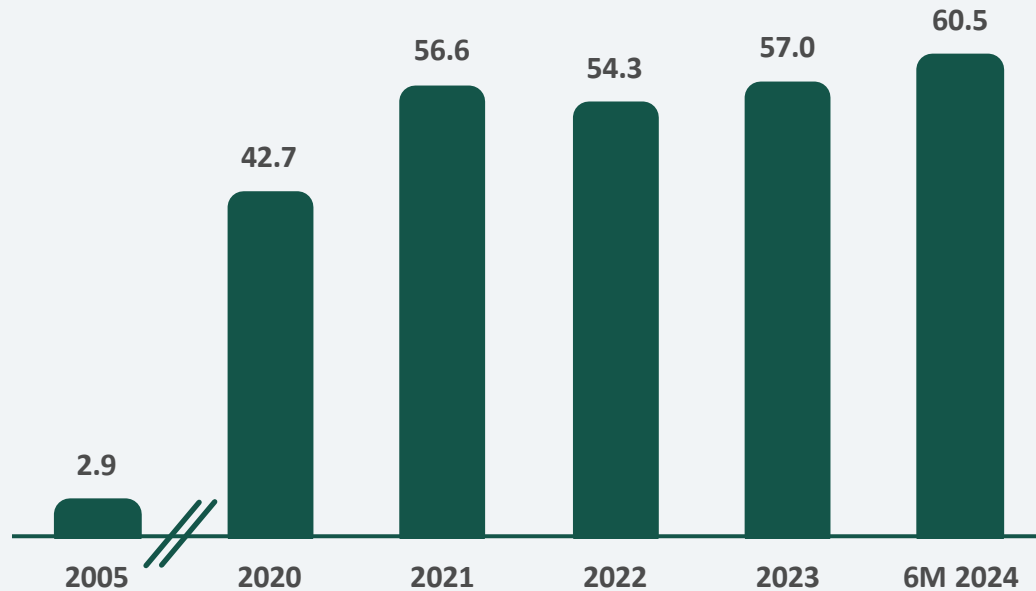


*Compound Annual Growth Rate over the period of 6M 2020 to 6M 2024

Assets under management pass the €60 billion mark

Assets under management*

in € billion, as of December 31 or June 30, respectively



*contains wealth management and interest income

Non-life insurance portfolio volume

in € million, as of December 31 or June 30, respectively



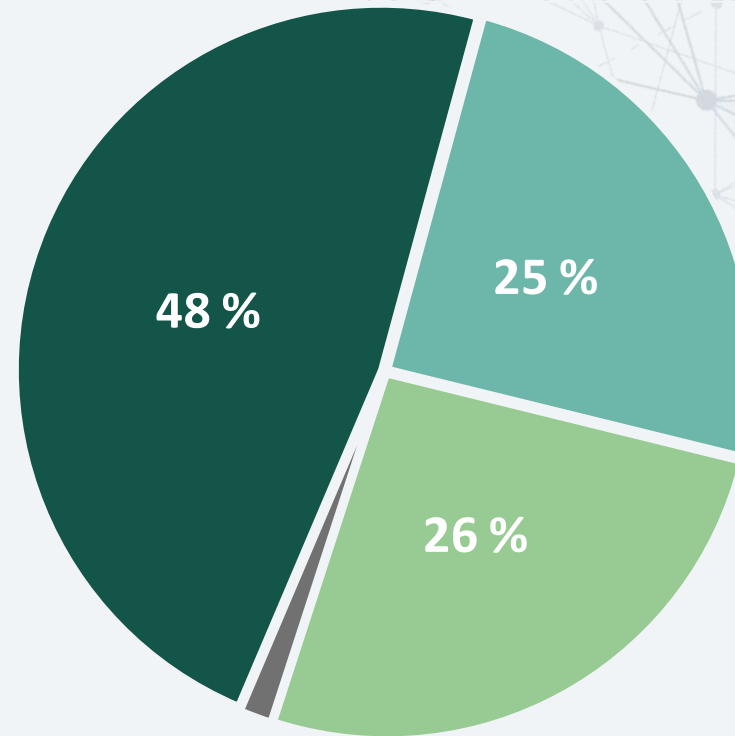
**as from 2021 incl. first-time consolidation of the companies in the Industrial Broker segment; also including RVM with effect from April 1, 2021

Strong growth in the Wealth competence field

6M sales revenue breakdown into competence fields
in € million, previous year's values in brackets

Wealth	240	(190)	+26 %
Wealth management	176	(150)	+17 %
Interest income	46	(27)	+66 %
Real estate brokerage	11	(6)	+107 %
Loans and mortgages	6	(7)	-7 %

Others	7	(19)	-63 %
Real estate development	3	(15)	-81 %
Other commissions and fees	4	(4)	+8 %



Life & Health	123	(123)	+1 %
Old-age provision	93	(93)	-0 %
Health insurance	31	(30)	+3 %

Property & Casualty	131	(128)	+3 %
Non-life insurance	131	(128)	+3 %

EBIT at €48.7 million – solid balance sheet structure

Income statement

MLP Group (in € million)	6M 2024	6M 2023	△
Total revenue	514.3	475.0	+8 %
EBIT	48.7	37.4	+30 %
Finance result	5.5	-2.4	+332 %
EBT	54.1	35.1	+54 %
Income taxes	-16.4	-11.4	-43 %
Net profit	37.8	23.6	+60 %
EPS in Euro	0.35	0.24	+45 %

Balance sheet figures

MLP Group	June 30, 2024
Balance sheet total	€4,076 million
Shareholders' equity	€570 million
Equity ratio	14.0 %
Return on equity	7.1 %
MLP Financial holding group	June 30, 2024
Core capital ratio	19.9 %
Liquidity Coverage Ratio (LCR)	1,092 %

Detailed information can be found in our report for the first half year and second quarter of 2024 on our website:
<https://mlp-se.com/investors/financial-publications/reports/reports-2024/>

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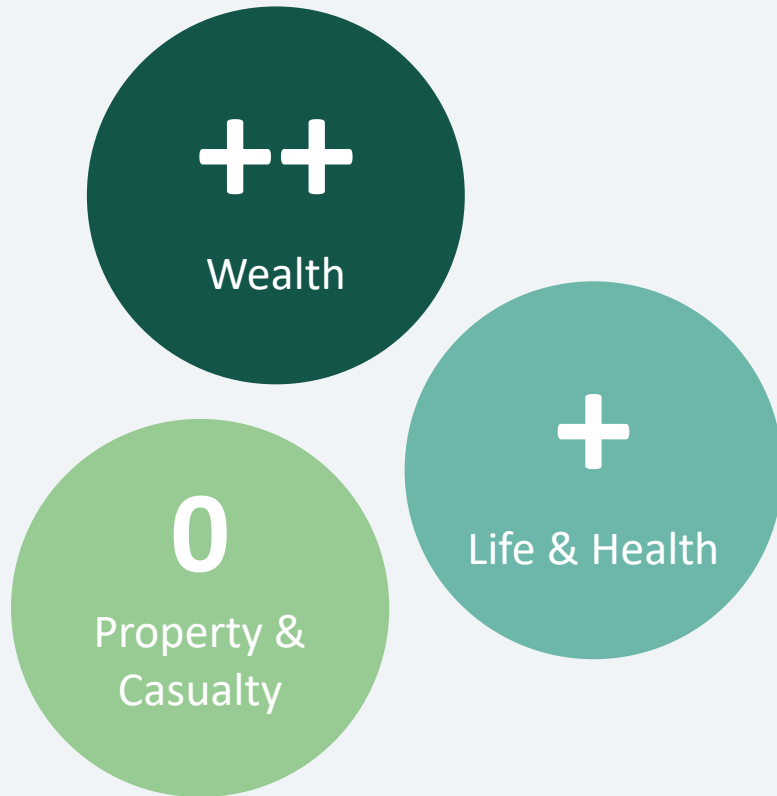
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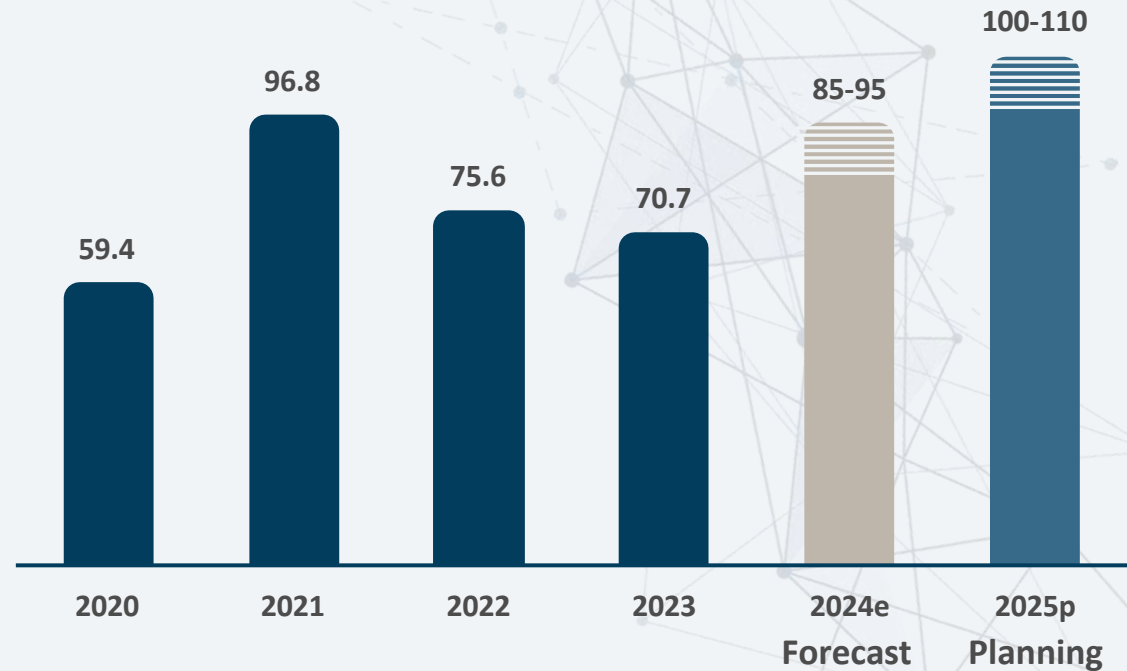
Forecast 2024

Sales revenue

very positive: ++, positive: +, neutral: 0, negative: -, very negative: --

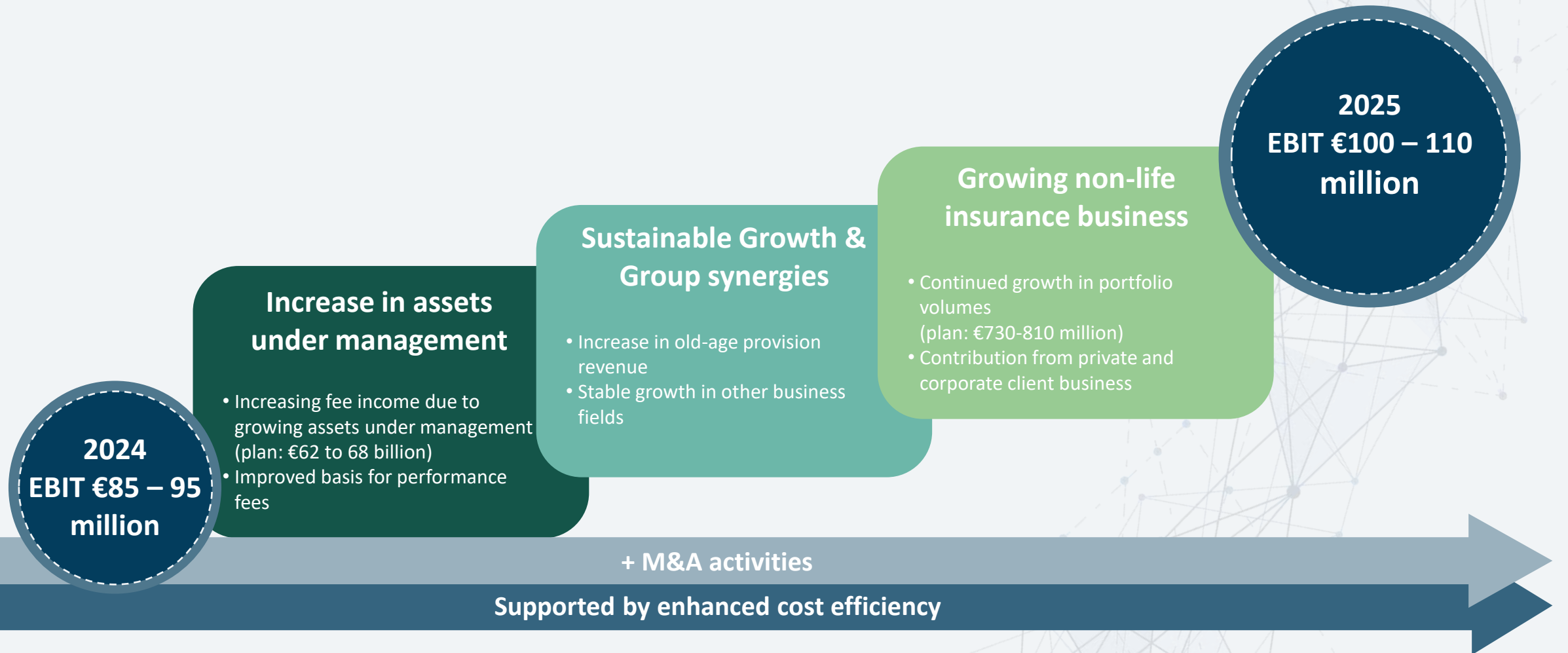


EBIT in € million



EBIT forecast 2024 raised in the course of the year from €75-85 million up to €85-95 million

Planning 2025



Summary MLP Group

- ✔ **Stable business model** with high percentage of recurring revenues and **solid balance sheet structure**
- ✔ **Successful growth path** and **ambitious future plannings**
- ✔ **Overall trends support** further growth ambitions
- ✔ **Stable shareholder structure** and **attractive dividend policy**

We are happy to answer any questions you may have

Your contact



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