



SUSTAINABILITY AT MLP

Performance and trust form the core of our corporate values and combine successful entrepreneurship with social commitment in our MLP promise.

The MLP Group is the partner for all financial matters – for private clients, companies and institutional investors. Going beyond our responsibility towards our clients, our sustainability report is testimony of our entrepreneurial and social responsibility towards all peer groups.

As part of our sustainability activities, we have identified eight key sustainability fields of action, which can be found below and in detail in our MLP Sustainability Report.

To ensure our sustainability activities have a comparable and transparent framework, we have aligned our reporting with the reporting standard of the German Sustainability Code (DNK, Deutscher Nachhaltigkeits Kodex).



MLP AS AN ATTRACTIVE EMPLOYER & PARTNER

MLP is a knowledge-based service company in which qualified and motivated employees and self-employed client consultants form the essential basis for sustainable corporate success. Against this background, "MLP as an attractive employer and partner" is a separate strategic field of action for our sustainability work in order to make work at and for MLP more attractive and develop it further.

Attractive partner for our self-employed client consultants

MLP client consultants act as entrepreneurs within the company and have numerous opportunities for further development – a high level of quality in the training offered is an indispensable prerequisite for this. The MLP Corporate University (CU), which is based at our HQ in Wiesloch is the centre for the development and the performance of training for consultants, office managers and the heads of university teams.

Attractive Employer

Personnel work is also of great importance for our employees. As a knowledge-based service company, we attach great importance to training and further education for our employees. For this purpose, extensive further training opportunities are available to our employees at Group headquarters and our office staff in the branch offices.

The Top Talents Programme has been held regularly since 2013 as a way of identifying talented junior staff from within the company, offering them targeted development opportunities and preparing them for future specialist or disciplinary management duties.

To train existing managers and convey skills relevant for their duties, as well as to support them in their role with personnel responsibility, we have been offering a modular "management programme" since 2015 which is attended by new managers every year and is also offered to all other employees in management roles as further training.

MLP offers its employees a large number of social and healthcare programmes that go beyond its statutory obligations:

Compatibility of career & family

- Flexible working time models and a works agreement on mobile working
- Childcare allowance for children up to school age
- Parent-child office at Group HQ to cover for last minute gaps in childcare for our employees
- Assumption of costs for offers associated with the "Generation Guide": This provides expert advice in the fields of childcare and upbringing, as well as counselling and support in the fields of homecare and eldercare

Healthcare offers

- Medical prevention programmes, such as flu shots, eye tests, etc.
- Ergonomic workplaces, as well as corresponding advice
- Support for both employees and managers, provided by B.A.D. Gesundheitsvorsorge und Sicherheitstechnik GmbH
- Prevention of and support for psychological stress and related issues
- Company sports programmes

With measures such as these, we support our employees in overcoming the challenges associated with combining career and family. Flexible working hours, as well as mobile working options at MLP also make it easier for employees to balance their work and family life more effectively. This is set to be further bolstered in 2019 with measures such as auditing on the basis of the strategic "berufundfamilie" work and family management instrument.

Further information on our sustainability aspects can be found in our Sustainability Report.



DIGITALISATION

Digitalisation is having an ever greater influence on the lives of citizens and also the further development of companies. More and more digital communication channels, such as social media platforms and web portals, are available to clients on a day-to-day basis.

Flexibility, speed, innovative capacity and optimisation of business processes are therefore becoming increasingly important factors in terms of the success of a company. The complexity of IT projects – also driven by regulation – is continually increasing as a result of this. The importance of information security, which the digital business models need to secure – in particular from cyber attacks – is therefore continuously increasing.

The "IT Mission 2022" programme was launched in the MLP Group in the current year. In a first significant step, an IT Mission 2022 was drawn up and approved. This mission is capable of meeting both current and future requirements of MLP's IT – in particular with regard to flexibility, integration capacity and agility. Suitable tools, IT services and applications are being made available to ensure an efficient performance of tasks. IT is aligned to deliver sustainable optimisation and the option to introduce new business processes. Alongside the IT Mission, MLP is also catering to the digital shift by establishing a digital culture, for which the Group already prepared the ground years ago. The digitalisation strategy and its ongoing implementation began with redesigning MLP's online presence for young people and their requirements under the heading of "MLP financify". In the course of this process, MLP established an innovation laboratory with the name "Finanz-WG" in 2014. The aim of this development was to manifest user orientation and agile work methods as elementary principles. The many successes established "Finanz-WG" as an innovation laboratory – as a hotbed for all of MLP's digital offers, an environment for cross-departmental collaboration, for living out processes of change, as well as a source of staff development and motivation. At the start of 2018, the Executive Board decided to anchor this development, which had started life under line management responsibility, as a programme throughout the Group and to establish it as a digital culture with dedicated digitalisation officers as a way of making the most of the opportunities presented in today's VUCA world (volatility, uncertainty, complexity and ambiguity).

Face-to-face consulting is always the key focus at all MLP companies. In the sense of "intelligent togetherness", we are increasingly networking these with our digital services for existing and potential customers. This approach is flanked by digital internal services for our consultants and employees. We are thereby able to create efficiency increases and process improvements in a wide range of areas. The needs of our respective internal and external clients represent the starting point for development of our digital services.

Digital offers for existing and prospective MLP clients

Web and social web – before logging in

Based on their requirements and interests, existing and prospective clients are offered useful information and dialogue opportunities, as well as online products and tools. These channels are also used to win prospects and new clients for MLP. The offer for young people comes together under the name MLP financify.

The MLP client portal – after logging in

The MLP client portal allows everyone to experience the benefits of MLP in the digital world around the clock. All personal finance topics, such as policies, accounts and overviews of in and outgoings are available in an app. Everything is shown in an easily comprehensible structure providing the user with overall context. In addition to this, clients receive news and optimisation proposals tailored to their needs. This always takes place with a direct link to the respective personal MLP consultant, our MLP client service or indeed both – depending on the client's wishes.

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SUCCESSFUL BUSINESS MODEL

The MLP Group is the partner for all financial matters – for private clients, companies and institutional investors. Four brands, each of which enjoys a leading position in their respective markets, are used to offer a broad range of services:

- MLP: The dialogue partner for all financial matters
- FERl: The investment company for institutional investors and high net-worth individuals
- DOMCURA: The underwriting agency focusing on private and commercial non-life insurance products
- TPC: The specialist in occupational pension provision management for companies

Since it was founded by Manfred Lautenschläger and Eicke Marscholke in 1971, the MLP Group (MLP) has consistently striven to establish long-term relationships with its clients. This requires profound understanding of their individual requirements.

This business model provides the basis for long-term cooperation with all stakeholder groups.

Further information on our sustainability aspects can be found in our Sustainability Report.



TRUSTING CLIENT RELATIONS

The requirements of our clients have formed the key focus of our actions since MLP was founded and remain essential for the long-term success of our company. The core service within our consultancy activities lies in supporting and advising clients as the dialogue partner for all financial matters, thereby enabling them to take informed decisions. For this reason gaining a profound understanding of our clients and their life situation also represents a highly important part of our philosophy.

Alongside qualification and further training of our self-employed client consultants, the results of studies and questionnaires among our client groups, as well as direct customer feedback are constantly incorporated in the further development of our overall service package. This also helps us provide our clients with consistently high quality consulting and maintain trusting client relations. The ratings submitted by our clients on the independent WhoFinance portal serve to strongly confirm this. Indeed, the MLP consultants on this site score an average of 4.6 out of a possible 5 stars.

Further information on our sustainability aspects can be found in our Sustainability Report.



EDUCATION & CONSULTING QUALITY

Sustainably high consulting quality makes an important contribution to our added value. This is why we place great emphasis on training our self-employed client consultants at MLP. A high-quality range of training courses represent an indispensable prerequisite in achieving this.

The MLP Corporate University (CU), which is based at our HQ in Wiesloch is the centre for the development and provision of training for consultants, office managers and the heads of university teams. Perfectly tailored, modular modules fit in with the individual training needs of our consultants, and with a total of more than 24,000 training participant days, we continued to systematically develop our consultants in 2018.

As a knowledge-based service provider, great emphasis is placed on both training and development of our employees. To this end, comprehensive further training opportunities are made available to our employees at Group HQ, as well as for back office staff at the branch offices.

The Top Talents Programme has been held regularly since 2013 as a way of identifying talented junior staff from within the company, offering them targeted development opportunities and preparing them for future specialist or disciplinary management duties.

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PRODUCTS

When selecting partners and products, we therefore employ high quality standards and place great emphasis on objective and transparent criteria. An analysis and quality check of the providers in the market, as well as their respective products, is performed on the basis of our clients' needs. Our product selection process is subject to continuous further development and we regularly review the providers and products/concepts in our portfolio.

In this vein, we pay attention to the sustainability of our partners primarily by focusing our assessment efforts on the financial strength and service quality of the product partners – particularly in the case of long-term saving and insurance products.

During their consultations our self-employed client consultants are then able to provide clients with information and advice that is based on the results of the selection process and supports the clients' own decision-making process.

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COMPLIANCE & DATA PROTECTION

We have a performance pledge to our clients: We are the partner for all financial matters – for private clients, companies and institutional investors.

Alongside compliance with relevant legal regulations, we have also further optimised our Group-wide guidelines and formulated them as an MLP Code of Business Conduct and Ethics. The Code defines general standards of good conduct and principles for the companies in the MLP Group. It promotes awareness among the members of the Executive Bodies, employees and self-employed client consultants for responsible, sustainable, fair and professional business practices with one another, as well as towards customers, business partners and shareholders. It also provides support in harmonising business activities with the legal provisions and internal stipulations relevant for MLP. This also includes appropriate and conscious handling of opportunities and risks within the scope of the corporate and risk culture in place at MLP.

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EFFICIENT ENVIRONMENTAL & RESOURCE MANAGEMENT

As a financial services provider, the influence of our business activities on resource consumption is low and insignificant in terms of the company's activities. Yet despite this, it is our firm commitment to use resources responsibly.

Efficient environmental and resource management is anchored in our sustainability management activities at MLP. Based on our materiality analysis, it is a dedicated strategic sustainability action area and is therefore incorporated in our sustainability strategy and the corresponding internal processes with the involvement of corporate management. To keep our use of resources appropriate, as well as price and ecology conscious, our infrastructure management unit focuses on continuously improving our energy efficiency.

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