



SUSTAINABILITY AT MLP

Performance and trust sit at the heart of our company values and combine successful entrepreneurship with social commitment in our self-conception.

MLP 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 responsibility towards all stakeholders.

Within the scope of our sustainability activities at MLP, we have identified eight principal fields of action.

To ensure our sustainability activities have a comprehensive framework, we have aligned our reporting to the reporting standard of the German Sustainability Code (Deutscher Nachhaltigkeitskodex, DNK). Please refer to the [↗ Declaration of Conformity](#) with the German Sustainability Code for further information and details on our sustainability management.



ATTRACTIVE EMPLOYER AND PARTNER



MLP AS AN ATTRACTIVE EMPLOYER AND PARTNER

MLP is a knowledge-based service provider where qualified and motivated employees and self-employed client consultants represent the fundamental basis for sustainable corporate success. "MLP as an attractive employer and partner" is therefore a strategic area of action within our sustainability management activities.

An important focus is therefore placed on recruiting new self-employed client consultants in addition to their training and further development. The client consultants act as entrepreneurs in the company and have numerous further development possibilities. Details can be found in the sub-chapters "Trusting client relations" as well as "Education & consulting quality".

Also important is personnel work for our employed members of staff. In this context, extensive training opportunities are available to our employees.

In addition MLP offers its employees a large number of social and healthcare programmes that exceed its statutory obligations:

Combining career with a family life

- Flexible working hours models
- Childcare allowance for children up to school age
- Opportunity to take up to a month in unpaid special leave every three years, for example to be able to take better care of children during school holidays
- 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 elderly care

Healthcare

- Medical prevention programmes, such as flu shots, eye tests, etc.
- Ergonomic workplaces in addition to relevant advice
- Support for both employees and managers provided by B.A.D. Gesundheitsvorsorge und Sicherheitstechnik GmbH
- Prevention of burnout and support for those affected
- Company sports programmes

With these measures, we support our employees in overcoming the challenges associated with combining career and family. Flexible working times at MLP also make it easier for employees to better balance work and family life.



DIGITALISATION



DIGITALISATION

MLP already laid the foundations for the digitalisation strategy and its implementation in the Group several years ago. With its first step in 2014, MLP established an innovation laboratory named "Finanz-WG". Under the heading of "MLP financify", MLP has revised its web presence for young target groups and tailored it to their needs. More and more digital communication options, such as various social media channels and web portals, are available to clients on a day-to-day basis. MLP has also been testing a chatbot since February 2018. This provides prospective clients with an introduction to the topic of occupational disability and answers their initial questions. We have been offering online policy sales for basic products such as travel health insurance policies since 2016. However, individual advice is still given in face-to-face meetings at MLP – this applies to all complex financial issues. Within the scope of the digitalisation process, we employ an intelligent combination of face-to-face consulting and digital experiences for our existing and prospective clients.

At the same time, we are continuing to drive digital processes within the company forward. In April 2017, the new online client portal entered its first expansion stage. It offers clients all financial information at a glance, accompanied by a personal budget book, which presents income and expenditure in a clearly structured way by category.

Our consultant applications ("Budget guide" and "Budget guide easy" for young clients) support our continuously optimised consulting approach. The roll-out and the accompanying further training measures gained significant ground in the reporting year and are set to continue in the current year.

The extensive roll-out of the new e-signature was started as planned in summer 2017 and is currently being used in the banking business (account and credit card applications). Further roll-out stages are planned.



SUCCESSFUL BUSINESS MODEL



TRUSTING CLIENT RELATIONS



EDUCATION & CONSULTING QUALITY

SUCCESSFUL BUSINESS MODEL

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
- FERI: the investment expert 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 Marschollek in 1971, 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 forms the basis for long-term collaboration with all stakeholder groups.

TRUSTING CUSTOMER RELATIONSHIP

MLP operates in a complex and constantly changing market and competitive environment and needs to always ensure a trusting relationship with its clientèle as a dialogue partner for all financial matters. High quality consulting, as well as a profound understanding of individual requirements are essential for sustainable business success. Each of our approximately 1,900 self-employed client consultants in the private client business therefore focuses on one professional group, mainly consisting of doctors, economists, engineers and lawyers. We support these clients in all financial matters – from old-age provision and wealth management, to health and non-life insurance, financing, real estate brokerage and banking.

The views and expectations of our clients is always the starting point in each of these fields. Building on this, we then present clients with suitable options in an easy-to-understand way so that they can make the right financial decisions themselves.

EDUCATION & CONSULTING QUALITY

Maintaining consistently high-quality consulting makes an important contribution to our added value. That's why we place great emphasis on qualifying our self-employed client consultants at MLP. A high-quality range of training courses are 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. With a total of around 20,700 training participant days, we also provided systematic support for the further development of our consultants in 2017.

As a knowledge-based service provider, we also place great emphasis on the training and qualification of our employees, who have access to a comprehensive range of further training opportunities. To offer our employees even better development opportunities, we launched a modular "management programme" in 2015. This was once again successful in the reporting year.



PRODUCTS



COMPLIANCE & DATA PROTECTION



EFFICIENT ENVIRONMENTAL & RESOURCE MANAGEMENT

PRODUCTS

When selecting partners and products, we 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 based on our clients' needs.

Our partner and product selection process is subject to continuous further development and regularly reviews providers and the products/concepts in our portfolio. During their consultations, our self-employed client consultants can therefore provide clients with information and advice based on the results of the selection process in order to help the client to make a decision.

COMPLIANCE & DATA PROTECTION

In addition to complying with relevant legal regulation, we have developed Group-wide compliance guidelines which define general standards of good conduct and principles for the companies in MLP Group.

Our compliance organisation promotes awareness among the members of the Executive Bodies, employees and self-employed client consultants for responsible, 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 rules that are relevant for MLP.

EFFICIENT ENVIRONMENTAL & RESOURCE MANAGEMENT

Contrary to the manufacturing sector, however, the impact on the use of resources through our business activities as a financial services provider should be considered to be minimal. However, our goal is to handle all resources at our disposal responsibly.