

CORPORATE NEWS

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Fintech for Independent Financial Advisors (IFAS) = AdvisorTech

JDC's "allesmeins" app for retail customers closes the gap between traditional advisory business and Fintech solutions

- **JDC's AdvisorTech app "allesmeins" now available with immediate effect in itunes store. Unlike ordinary fintech startups, it offers technology AND personal advice to the benefit of clients AND their advisors**

- **JDC is digitizing all insurance documents and – via its app – is providing retail customers and their advisors with a transparent overview of the complete respective insurance portfolio and all related documents**

- **Unlike with ordinary fintech solutions, the existing advisor of the client benefits from policies newly assigned by his/her clients to the app and can hence rapidly multiply the income**

- **Superiority of this hybrid business model: JDC profits from higher fees without having to invest millions in customer acquisition costs**

With "allesmeins", for the first time there is a digital finance manager based on state-of-the-art technology which unites the interests of both retail customers and their independent financial advisors. "allesmeins" is available with immediate effect for downloading in the itunes app store.

"allesmeins" gives retail customers on their smartphones or tablets a comprehensive overview of all their insurance contracts with the relevant contract documentation. Using the app, the client can then also add contracts, optimize policies or report damages. In the near future, it will also be possible to integrate investment documents, such as mutual funds and various bank account data, into "allesmeins" – thus enabling customers to keep track of really all their assets with just one app.

Unlike with ordinary fintech solutions, which are anonymous and have no direct contact to the customer, with "allesmeins" retail customers retain full access to all the specialist competence of their respective individual insurance and investment advisors with which they have built up relationships of trust, in some cases over years or even decades. Even better: Using modern chat and social media communication, retail customers are just one click away from the support of their trusted advisors.

This trailblazing combination of technology PLUS personal advice also offers a whole range of new possibilities to JDC's more than 16,000 independent financial advisors. After all, transferring all customer's contracts to "allesmeins", which then the respective JDC advisor can also view via the associated advisor app, offers for the first time a complete picture of their customers' financial provision and insurance cover and soon

also of their asset positions.

“This creates a three-way win-win-win situation: Customers gain a complete overview of their insurance portfolios on their smartphones, together with all relevant and fully digitized contract documents. Advisors can then manage significantly more contracts per customer and multiply their compensation many times over. In parallel with its advisors, JDC also generates much higher revenues, and that unlike ordinary fintech startups without having to make costly investments in direct customer marketing and acquisition,” comments Ralph Konrad, Management Board member at JDC Group AG, with regard to the launch of the new app. “allesmeins will generate substantial revenue and earnings contributions for the JDC Group in the medium term.”

“We are relaxed when it comes to the controversial discussion between new fintech or insurtech startups and sales companies concerning the survival chances of the broker pools and their IFAs in the battle with new online providers. Neither model will really work in the longer run,” added Dr. Sebastian Grabmaier, Management Board member of JDC Group AG. “The future is to be found in hybrid model like us that unite technology and personal advice. With our “allesmeins” retail customer app, we have created the ideal way to enable customers to benefit from technological innovations without losing their trusted advisors. So it’s the best of both worlds!”

About JDC Group AG

JDC Group AG (ISIN: DE000A0B9N37) stands for smart financial sales flanked by new advisory technologies in the age of the digital natives. In our “Advisory” segment, our Jung, DMS & Cie. and FiNUM subsidiaries broker financial products to private end customers via independent advisors, brokers and financial sales operations. With more than 16,000 affiliated sales partners, more than 900,000 end customers, a managed portfolio of more than Euro 4 billion and new business of more than Euro 1 billion a year, we are one of the market leaders in German-speaking countries. In our “AdvisorTech” segment, we are developing state-of-the-art advisory and administration technologies for customers and advisors alike. Many sales operations and partners view technological change as presenting a problem and see young fintech players as new competitors. We, by contrast, see the “technology” factor as offering a great opportunity. In future, solutions from the “AdvisorTech” segment will help advisors support their customers even more closely and thus also generate higher sales. Further information about the company and its subsidiaries can be found at www.jdcgroup.de.

Detailed information regarding the company and its daughters can be found under www.jdcgroup.de.

Disclaimer:

Members of the Management Board of JDC Group AG hold material shareholdings in JDC Group AG and thus have proprietary interests in the nature and contents of the information provided in this notification.