

CORPORATE NEWS

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JDC Group expands its Fintech offerings for brokers and taps into the market for overnight and fixed-term rates by entering into a strategic partnership with ZINSPILLOT

- **Going forward, JDC consultants will be able to provide JDC clients with a wide array of attractive interest-bearing savings accounts from various European third-party banks**
- **JDC agents benefit from access to the most popular investment product in Germany, accessing a business segment with a volume in the trillions of euros**
- **The intelligent online platform "ZINSPILLOT" guarantees simple, secure and efficient transactions from a single master account**

The sales partners in the broker pool associated with Jung, DMS & Cie., a subsidiary of the listed JDC Group AG, can now offer their clients attractive overnight and fixed-term rates with various European banks. This is made possible through a strategic partnership with the Hamburg-based Fintech company Deposit Solutions GmbH, which operates an open architecture system for savings accounts under the "ZINSPILLOT" brand. Deposit Solutions is one of Europe's most innovative and successful FinTech companies and currently handles savings and term deposits amounting to over 1 billion euros. Deposit Solutions is backed up by – among others – the legendary American investor Peter Thiel.

Through this partnership and as part of its AdvisorTech Initiative, JDC provides its 16,000 independent financial advisors, brokers and financial service providers and their approximately 1 million clients with access to the most popular investment product in Germany.

The innovative single-account solution from ZINSPILLOT provides an easy and secure way to lock in all daily and fixed-term rates listed on the state-of-the-art investor platform using a single clearing account. This means customers no longer have to open up an account with a particular bank simply in order to take advantage of the overnight and fixed-term rates that bank offers – a cumbersome process that involves significant administrative costs and red tape on the part of both clients as well as banks. Instead, clients merely have to open a master account that can then be used to take advantage of interest rates on savings deposits at a variety of different banks.

In addition to investments, financing and insurance, brokers and agents affiliated with Jung, DMS & Cie are now able to use open architecture to offer their clients advice and support with overnight and fixed deposits – a business segment that currently accounts for 70 percent of the assets held by Germans and which therefore holds out the

promise of strong customer loyalty and significant brokering potential. The total volume of savings held by Germans currently stands at about 2 trillion euros.

With an overnight interest rate of up to 1.4 percent per year and an interest rate for a one-year fixed deposit of up to 1.61 percent per year, ZINSPILLOT partner banks are generally able to offer much better terms than borrower banks, even with the agent fees already priced in.

"Through our recent partnership with ZINSPILLOT, our brokers and investment agents are now also able to include savings accounts as part of their consulting and brokerage services. This benefits both our customers, who will be able to secure top interest rates with us going forward, as well as our sales partners, who will be in a position to manage significantly more investment capital", said Dr Sebastian Grabmaier, CEO at JDC Group AG. "Although overnight and fixed deposits account for about 70 percent of our clients' assets, brokering these assets was previously something only the banks could do. We take this competitive disadvantage for the independent financial services industry and turn it into an advantage: not only are our brokers and agents able to tap into this important asset class, but with the smart and easy-to-use ZINSPILLOT we can offer a whole range of attractive offers from various third-party banks, something banks are simply unable to do. This lets us preserve the kind of independence and transparency that agents and clients have come to expect from us. JDC agents can in future make optimum use of their clients' liquidity, which gives them an innovative advantage over any competitors."

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 1.3 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.

About ZINSPILLOT / DEPOSIT SOLUTIONS

ZINSPILLOT is a Deposit Solutions GmbH brand which provides an open architecture for overnight and fixed-term deposits within Europe through its single-account concept. The Fintech company is headquartered in Hamburg and since its launch in 2011 has already handled investments totalling over 1 billion euros with its specialist B2B applications for savings and term deposits. This technology, unique in the European market, lets banks seeking to acquire retail deposits configure their savings products for the open-architecture platform, making them available for marketing through other financial intermediaries, without the need for clients to enter into a direct relationship with other credit institutions.

In addition, overnight and fixed-term deposit rates of partner banks have been marketed directly to depositors through the company's own retail service, ZINSPILLOT, since 2014. Deposit Solutions GmbH recently announced the integration of its investor platform into Germany's leading online broker, flatex, as well as Pay-Pal founder Peter Thiel's participation as investor. (www.zinspilot.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.

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