

CORPORATE NEWS

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JDC Group and flatex launch strategic partnership

- **flatex joins the JDC Group in launching digital insurance business**
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- **Over 165,000 flatex clients to gain access to the "allesmeins" digital insurance wallet from JDC**
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The JDC Group, Europe's leading Advisortech company, today announced its first strategic partnership in the banking sector. Starting in December, flatex, a company of FinTech Group AG (new WKN: FTG111, new ISIN: DE000FTG1111, Ticker: FLA.GR) and one of the leading online brokers in Germany, will begin offering its more than 165,000 clients access to JDC's digital JDC insurance wallet, "allesmeins".

"We are extremely excited about this first major collaboration between JDC and a thriving online broker," says Ralph Konrad, JDC Group CFO. "Our digital insurance wallet, allesmeins, has already become well established with our more than 16,000 financial advisors, and now we want to accelerate the roll-out by joining with strategic partners from the banking and insurance sector. This allows us to offer our potential partners attractive cross-selling capacities that they would be unable to raise on their own: We assume, for example, that the more than 165,000 flatex clients have concluded a total of more than 1 million insurance contracts. And the average annual broker's commission is 30 euros per contract. Together with flatex we want to do our best to tap into this potential client base."

Starting in December, flatex customers can simply transfer their insurance contracts into the digital insurance folder and digitally mandate a broker to manage their policies. Going forward, this will help the client not only stay current on what's happening with his insurance portfolio - including scans of all important documents – he will also receive automated updates, which he can accept or reject with a single click. In addition, flatex clients will have access to professional online agents, who can answer questions by phone or video chat and provide services above and beyond the purely technical.

"What impressed us most about allesmeins was its simplicity and the advantages it offers our clients. Going forward, we believe that managing insurance has to be both digital and easy - like it is with allesmeins," says Niklas Helmreich, CEO at flatex GmbH.

Along with flatex, JDC Group is also currently in talks with other potential partners in the banking and insurance sector. "During periods of low interest rates, a lot of banks are looking for additional revenue streams. Gaining a foothold in the digital insurance business through allesmeins or JDC is absolutely ideal," comments Dr Sebastian Grabmaier, CEO at JDC Group AG. "Very few banks have realized their earnings potential in the area of insurance - most of them haven't even started. We want to change that. Our extensive experience as one of the largest suppliers of insurance products in Germany combined with an efficient transaction technology operating in the background makes us an ideal partner."

Further information about JDC Group AG can be found at www.jdcgroup.de.

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About JDC Group AG

JDC Group AG (ISIN: DE000A0B9N37) stands for modern financial advice and intelligent financial technology for advisors and customers. In the "Advisortech" business unit, we provide our customers and advisors with modern advisory and administration technology using the Jung, DMS & Cie. Groups. While many sales and distribution partners perceive the technological transformation as a problem and the young Fintech companies as the new competitors, we perceive the "technology" factor to be a great opportunity. Solutions from the "Advisortech" business unit will help advisors in the future to take even better care of their customers and generate increased sales in their earnings. In the "Advisory" segment, we convey financial products to private end customers via free advisors, brokers and financial distributors using the FiNUM Group. With over 16,000 connected sales partners, around 1,000,000

end customers, a portfolio of more than EUR 4 billion and over EUR 1.3 billion in product sales each year, we are one of the market leaders in the German-speaking area.

About FinTech Group AG

FinTech Group AG (new WKN: FTG111, new ISIN: DE000FTG1111, Ticker Symbol: FLA.GR) is one of the most significant innovative financial technology companies in Europe. Our B2C brands service a total of 200,000 private clients. Likewise, our B2B business lines are important technology partners for German and international banks and financial institutions.

Our wholly owned subsidiary flatex GmbH has been one of the innovation leaders in the German online brokerage market for years. About 160,000 private clients both in Germany and internationally have chosen flatex' clear and transparent pricing model. XCOM AG, in which we hold a majority interest, was founded in 1988 and is a German pioneer in the area of financial technology. Today, XCOM AG is one of the most successful software and technology providers for banks and financial institutions.

biw Bank für Investments und Wertpapiere AG, which is also belongs to FinTech Group, has a full-service banking license and is the group wide backbone of our banking services. It also serves as outsourcing partner for other well-known banks ("white label banking services") and is one of the most modern online banks in Europe. FinTech Group AG is also an important partner for many young fintech companies in the up-and-coming German start-up scene, who benefit from our innovative profile.