

ERGO Group AG

KYC declaration

This KYC declaration by ERGO Group AG applies to all companies listed in Section 3 that are subject to obligations pursuant to Section 2 of the German Anti-Money Laundering Act (GwG).

1. Information about ERGO Group AG

Registered name	ERGO Group AG
Legal form	AG (Aktiengesellschaft, engl. Public Limited Company)
Registered address	
Street	ERGO-Platz 1
City	40477 Düsseldorf
Country	Germany
Contact	
Phone (toll-free from Germany)	0800 3746-000
Phone (from abroad)	+49 211 477-7100
Email	kontakt@ergo.de
Website	www.ergo.com
Foundation/Registration	
Date of foundation	January 27, 1998
Place of registration	Düsseldorf
Register number	HRB 35978
Tax residency	Germany
Insurance supervisory authority	
Name of authority	BaFin (Federal Financial Supervisory Authority)
BaFin Reg. No.	8821
Further	
LEI number	52990021CYIIW4B60118
Name of auditor	KPMG AG Wirtschaftsprüfungsgesellschaft
Sales tax identification number	DE192302697
Tax number	103/5706/0165
Economic identification number (W-IdNr.):	DE192302697 - 00001
Business activity	
Field	Insurance holding
About the ERGO Group	https://www.ergo.com/en/company/about-ergo

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2. Information on the members of the Board of Management of ERGO Group AG

The relevant information can be found on the ERGO Group AG website:

<https://www.ergo.com/en/company/about-ergo/management>

3. Information on the structure of ERGO Group AG

The sole shareholder of ERGO Group AG is Münchener Rückversicherungs-Gesellschaft AG (Munich RE). Munich Re is a member of the DAX 40 and EURO STOXX 50. MEAG MUNICH ERGO AssetManagement GmbH (MEAG), Munich Re's asset manager and fund provider, also manages the investments of ERGO Group AG.

Reports on the development of ERGO Group AG's business can be found in the annual report of Munich Re (parent company of ERGO Group AG). Annual reports from previous years are available at this link.

<https://www.munichre.com/en/company/investors/reports-and-presentations/results-reports.html>

The ERGO Group consists of three main companies:

1. **ERGO Group AG (HRB 35978 Düsseldorf):** As a financial company within the meaning of Section 1 (24) sentence 1 no. 1 GwG, obligated under Section 2 (1) no. 6 GwG
2. **ERGO Deutschland AG (obligated party pursuant to Section 2 GwG, HRB 77280 Düsseldorf, BaFin Reg. No. 8919):** This company focuses on business in Germany. Through the companies over which it exercises controlling influence (majority shareholdings or control agreements), it offers a broad range of insurance and pension solutions. These include, among others:
 - **ERGO Vorsorge Lebensversicherung AG (obligated party pursuant to Section 2 GwG, HRB 36405 Düsseldorf, BaFin Reg. No. 1151):** Offers products for private and company pension schemes.
 - **ERGO Pensionsfonds AG (HRB 41007 Düsseldorf, BaFin Reg. No. 3322):** Responsible for company pension schemes, assumes existing pension obligations.
 - **ERGO Pensionskasse AG (HRB 40529 Düsseldorf, BaFin Reg. No. 2259):** Focuses on offering company pension schemes.
 - **ERGO Lebensversicherung AG (obligated entity pursuant to Section 2 GwG, HRB 63329 Hamburg, BaFin Reg. No. 1184):** Manages the traditional life insurance portfolio.
 - **ERGO Beratung und Vertrieb AG (obligated entity pursuant to Section 2 GwG, HRB 69112 Düsseldorf):** Acts as a distribution company for various distribution channels.
 - **ERGO Versicherung AG (obligated entity pursuant to Section 2 GwG, HRB 36466 Düsseldorf, BaFin Reg. No. 5472):** Offers comprehensive property and casualty insurance for private, commercial, and industrial customers.
 - **ERGO Reiseversicherung AG (HRB 42000 Munich, BaFin Reg. No. 5356):** Offers protection products for private and business travelers.
 - **DKV Deutsche Krankenversicherung AG (obligated under Section 2 of the German Money Laundering Act (GwG), HRB 570 Cologne, BaFin Reg. No. 4044):** Offers health insurance products for privately and statutorily insured persons.
 - **ERGO Krankenversicherung AG (obligated entity pursuant to Section 2 GwG, HRB 4694 Fürth, BaFin Reg. No. 4126):** Offers supplementary products to statutory health insurance, in particular dental insurance.
 - **ERGO Direkt AG (HRB 17076 Fürth):** Responsible for online business in Germany with simple, easy-to-understand products.

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- **ERGO Direkt Versicherung AG (HRB 2934 Fürth, BaFin Reg. No. 5562):** Offers focused technical insurance, e.g., extended warranties and other supplementary products.
- 3. **ERGO International AG (obligated party under Section 2 GwG, HRB 40871 Düsseldorf, BaFin Reg. No. 8896):** Manages the Group's international business activities.

Note: The term "obligated entity pursuant to Section 2 GwG" refers to companies that are required under the German Money Laundering Act (GwG) to take measures to prevent money laundering and terrorist financing. This includes identifying customers, reporting suspicious transactions, and implementing internal control systems.

4. Information on the authorized signatories of ERGO Group AG

Current information on each domestic company can be found on the website of the "Handelsregister" (Commercial Register):

https://www.handelsregister.de/rp_web/welcome.xhtml

5. Declaration on the beneficial owner of ERGO Group AG

ERGO Group AG acts in its own name and on its own behalf.

No natural person has direct or indirect ownership, control, or a controlling influence over the ERGO Group or any of its companies. Section 290 (2) to (4) of the German Commercial Code applies accordingly to the existence of a controlling influence. We therefore declare a legal representative of the respective insurance company to be the beneficial owner.

Munich Re's shareholder structure is 100% free float. Further information can be found on the Munich Re website: <https://www.munichre.com/en/company/investors/shares.html>

6. Information about ERGO Group AG relating to anti-money laundering (AML) and combating terrorism financing (CTF) regulations

ERGO Group AG, headquartered in Düsseldorf, Germany, is a group holding company pursuant to Section 2 (1) No. 6 of the German Money Laundering Act (GwG) and is therefore subject to the German Money Laundering Act.

As required by law, ERGO Group AG and its subsidiaries have implemented a risk-based, company-wide AML program that complies with both specific provisions and relevant laws and regulations. Among other things, ERGO Group AG has drawn up a guideline on group-wide money laundering prevention for all companies subject to group obligations and a directive on group-wide money laundering prevention for all companies within the ERGO Group that are subject to money laundering obligations. Among other things, the directive stipulates:

- (1) The appointment of a money laundering officer;
- (2) The preparation of a group-wide money laundering risk analysis;
- (3) The implementation of a customer due diligence program (CDD) that includes a customer identification program and appropriate due diligence for customers depending on their risk profile;
- (4) The compliance with enhanced due diligence requirements for higher-risk customers, such as politically exposed persons (PEPs);
- (5) The implementation of an AML training program;

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- (6) The implementation of processes to monitor customer transactions and identify potentially suspicious activities;
- (7) The reporting of suspicious activities to the relevant supervisory authorities;
- (8) The retention of relevant AML/CTF documentation and records for a period of at least 5 years after the termination of the business relationship; and the full cooperation with regulatory and criminal investigations and inquiries.

7. Information about ERGO Group AG relating to financial sanctions

ERGO Group AG and its subsidiaries undertake to comply with all applicable sanctions regulations. These include prohibitions or restrictions in accordance with United Nations resolutions and the trade or financial sanctions, laws, and regulations of the European Union, the Federal Republic of Germany, and the United States of America, provided that they do not conflict with applicable law. As part of sanctions compliance, licenses are obtained in accordance with applicable laws and in compliance with the requirements of the Deutsche Bundesbank, where applicable.

ERGO Group AG and its subsidiaries recognize the increased risks associated with certain jurisdictions and implement appropriate risk assessments and measures with regard to all direct or indirect relationships or business activities in these areas. Currently, these jurisdictions include, but are not limited to, Iran, Syria, North Korea, and areas of Ukraine not controlled by the Ukrainian government.

In addition to the group-wide Compliance Management System (CMS), which defines all compliance principles essential for ERGO Group AG and its subsidiaries, there are further risk-based implications/measures for financial sanctions, e.g.:

- (1) The preparation of risk analyses for ERGO Group AG and its subsidiaries and the implementation of further preventive measures developed on this basis;
- (2) The use of an electronic screening tool to check relevant financial sanctions, e.g., worldwide checks for ERGO companies on data relating to customers, employees, service providers, suppliers, etc., as well as relevant payments against sanctions lists (of the European Union, United Nations (UN), the Office of Foreign Assets Control (OFAC) of the United States, and national lists).

8. Information about ERGO Group AG relating to FATCA/CRS

ERGO Group AG confirms that it is not a specified U.S. person and does not have tax residency within the United States of America. ERGO Group AG is not a financial institution within the meaning of FATCA/CRS, but falls under the category of Active Non-Financial Foreign Entity (Active NFFE). It is an affiliated company of its legal entity, Munich Re, whose shares are regularly traded on a recognized stock exchange, Deutsche Börse AG, Frankfurt, Germany.

ERGO Group AG is resident for tax purposes in Germany.

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9. Signatures

We declare that the above information is true to the best of our knowledge and belief and has been provided in good faith.

Astrid Whyte,
Chief Compliance Officer, ERGO

13.10.2026

ppa Astrid Whyte

Name and position

Date

Signature

Marcus Stolz, Group Money
Laundering Officer, ERGO Group AG

25.09.2026

[Signature]

Name and position

Date

Signature