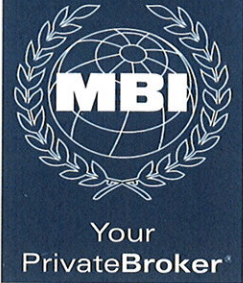


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Vienna, March 2011

“Better than predicting the future is to create it.” Willi Brandt (politician, winner of the Nobel Peace Prize) -
Create your future with us, with your MBI!

Dear PrivateBroker, dear Leader!

With our *competence, reliability* and our *high quality standards*, we were again able to improve our Group's commercial success in 2010 and achieve an optimum for our *clients* and our *PrivateBrokers*.



Reforms – a little bit about MBI's history: MBI has been the leading financial services company in Central Europe for reforms since

1997. The highlight of our success story was achieved in 2007 with **330,456 clients** with the pension reform in Romania. With over **700,000 reform clients**, MBI is the largest **reform broker** in Central Europe, and this does not yet include the current reform in Romania.



Success story 2010: An investment volume of over **EUR 50 million** was achieved for the first time – one of the greatest achievements in the last 20 years.

To mark this achievement, our *sales partner C-Quadrat* was awarded the **“Golden Bull”** by *Finanzen-Verlag*. *C-Quadrat* and *MBI* are united by a close partnership and one principle: *“If you want to win in the long term, you must not lose too much in the short term.”* Our success proves us right.



What makes MBI so unique:



- ✚ **MBI** has been successful for more than **20 years** in the market in **Central Europe** = **24,000,000 units**
- ✚ **MBI** has for **20 years** been a **guarantee** for punctual **payment of commission** to our **PrivateBrokers** – more than **EUR 125,000,000**.
- ✚ **MBI** has for more than **20 years** provided optimal solutions to a **million clients**
- ✚ **MBI** has for more than **20 years** been **independent** of **banks** and **insurance companies**
- ✚ **Exclusive products** – developed especially for **MBI clients** – provide a unique selling proposition for **you** as a **PrivateBroker** in the market

We thank you for your achievements in 2010 – without your commitment, reliability and hard work these results would not have been possible.

Success counts - but the people who make the success possible count even more!

Yours faithfully

Alexander Schaufler
General Manager & CEO

Horst Rückle
President