

Name	Date of Appointment to The Board
Martin Bennett	January 2021
Deborah Frost	September 2015
Sarah Mace	October 2020
Liam McGrath	May 2021
Maria Darby-Walker	June 2019
Bob Head	November 2016
Andy Lothian	July 2017

Directors Information

Martin Bennett Non-Executive Chairman

Martin is an experienced non-executive and chairman, bringing over 20 years of financial service experience to businesses. He has a diverse and extensive skill set, stretching across commerce, operations and finance. Prior to embarking on a non-executive career in 2018 Martin spent nearly 15 years at HomeServe plc creating a FTSE 100 services business, holding CEO, COO and CFO responsibilities in the UK, US and Europe. Before this he spent three years as Finance Director of Clarity Group and ten years at Arthur Andersen where he worked in audit and transaction services.

Deborah Frost Chief Executive

Deborah Frost was appointed CEO of Personal Group in February 2019. Deborah was previously a Non-Executive Director of Personal Group and is a Co-Founder and Director of Innecto. She is a reward and performance expert and has led multiple global projects in pay structure, variable pay design, total reward, performance management and reward strategy. Deborah is a Chartered Fellow of the CIPD and has a diverse background in industry and consultancy, working for both Marks and Spencer plc and Nationwide Building Society before joining Towers Perrin in 2000. Deborah co-founded Innecto in 2002 and, having served on the Personal Group Board since 2015, is well-placed to lead The Group - Personal Group, Innecto and Let's Connect.

Sarah Mace Chief Financial Officer

Sarah joined Personal Group in January 2014 as Group Financial Controller and Company Secretary. Previously Head of Finance for private equity owned Chicago Leisure Ltd she also has experience in a broad range of industries including roles at large communications firm Cable and Wireless and various life and pensions companies

Liam McGrath Chief Operating Officer

Prior to joining Personal Group, Liam was Group Chief Operating Officer for Advanced, the UK's third largest provider of business software and services. Previously, Liam spent 5 years at Equiniti Group Plc, a global financial services and payments provider, where he was Group COO and Divisional CEO of EQ Digital. Liam has also held large operational roles in retail financial services for over 15 years working for brands such as RBS, RSA and GE Consumer Finance.

Maria Darby-Walker Senior Non-Executive Director

Maria is a Non-Executive Director, Marketing and Communications Consultant and Executive Coach with a demonstrable record in advising the C-Suites of international global brands on strategy, personal reputation and risk management.

Bob Head Non-Executive Director

Over 30 years' experience in the financial services industry in the UK and internationally, including co-founder of egg, first CEO of smile and Director of Prudential's International Division. Bob has a passion for effective governance, serving on remuneration, audit and risk committees and a desire to make a difference as a director.

Andy Lothian Non-Executive Director

Andy developed his career in sales with Personal Group Benefits (PGB), first as a Group Account Executive followed by Development Manager, Regional Manager and National Sales Manager. Andy joined The Board in July 2017 as an Executive Director and following his retirement from his role as Managing Director of PGB, became a Non-Executive Director in January 2021.