

PERSONAL GROUP'S OFFERING IS FOCUSED OVERALL ON IMPROVING THE LIVES OF THE UK WORKFORCE.

Our unique resources:

The Group provides UK organisations with the full-service solution they need to stand out as an employer of choice.

CLEAR PURPOSE AND STRATEGY

Our purpose provides the guiding light for our business and aligns us behind one goal.

Our clear strategy provides motivation for all staff and attracts investors.

VARIETY OF OFFERINGS WITHIN ONE GROUP

Our ability to offer a very wide range of benefits and solutions within one Group is attractive to clients, provides a point of differentiation and sets us up for further bolt-on acquisitions.

HAPI – OUR MARKET-LEADING, PROPRIETARY DIGITAL PLATFORM

A digital solution that allows employees to access a wealth of financial, physical, mental and social benefits through an easy-to-use platform and smartphone app.

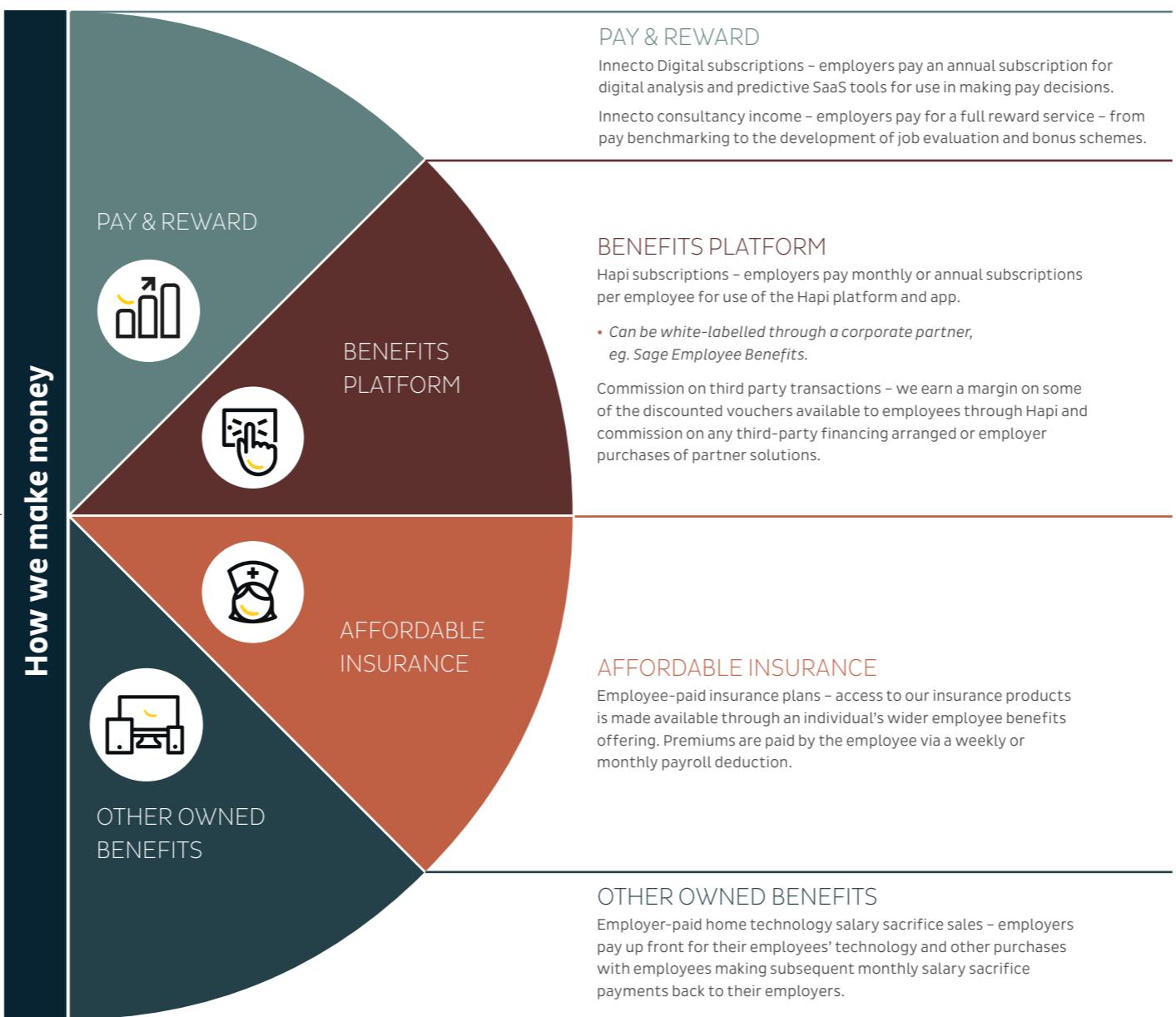
Hapiflex, launched in 2021, is an extension to the platform providing even greater flexibility and choice.

AUTHORISED BY THE FCA

We are authorised by the FCA for insurance distribution, a significant barrier to entry to competitors in the employee benefits space.

We use these resources to:

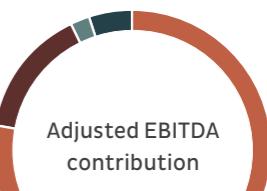
Provide a broad range of employee engagement and wellbeing offerings to all sectors of the UK workforce.



How our work creates value:

Our employee benefits and employee insurance products serve hundreds of thousands of UK employees, helping them thrive in work and in life.

A significant proportion of revenue (c.36%) is pass through voucher resale on Hapi and therefore has no impact on earnings



34%

OF CLIENTS ARE SERVED BY TWO OR MORE SEGMENTS

Affordable insurance
Pay and Reward
Benefits platform
Other owned benefits

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Pay and Reward
Benefits platform
Other owned benefits

OUR CLIENTS

Bespoke, integrated and intuitive delivery of a broad and affordable suite of employee services to help employers to attract, motivate and retain staff and to deliver on their ESG commitments.

OUR CUSTOMERS

Helping customers thrive in work and in life. Peace of mind for policyholders with our fair-deal insurance products and enhanced access to benefits and discounts via several channels.

OUR COLLEAGUES

An engaging, supportive and challenging environment for our people. Meaningful purpose-led work with great opportunity for personal career progression.

OUR SHAREHOLDERS

Strong financials underpin dividend payments and provide firepower for growth. Increasing resilience through continued development in new channels, offerings and audiences.