



## RNS Announcements 2015

Press Release

26 March 2015

### **Personal Group Holdings plc**

("Personal Group" or "the Group")

### **Appointment of Non-Executive Director**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, and employee related insurance products in the UK, is pleased to announce the appointment of Deborah Rees to the Board as a non-executive Director, subject to FCA approval.

Deborah is a Reward and Performance expert. She has led multiple global projects in pay structure, variable pay design, total reward, performance management and reward strategy with clients ranging from SMEs to very large multinationals. Deborah is a Chartered Fellow of the CIPD as well as a member of the Institute of Directors. She is a regular speaker at CIPD and Reward conferences as well as on BBC News and radio, contributing to research published in 'People Management' and other media on HR strategy, organisation design and remuneration issues. Deborah has written chapters which have been published in 'The Compensation Handbook' on 'Rewarding Talent' (McGraw Hill May 2014). She has a mixed background in consultancy and line management, working for both Marks and Spencer plc and Nationwide Building Society before joining Towers Perrin in 2000. Deborah co-founded Innecto in 2002, a specialist consulting organisation working with a range of different sector clients.

Deborah's appointment follows the departure of Harry Driver, announced 7 November 2014.

Mark Scanlon, Chief Executive of Personal Group, commented: "We are delighted to welcome Deborah to the Board; her knowledge of the Reward and Performance sector and her extensive business experience will be extremely beneficial to the Group. We are looking forward to Deborah's input to the Group's strategy going forward."

Directorships and Partnerships held by Deborah Rees, aged 48, in the last five years:

<b>Existing</b>	<b>Past</b>
Innecto Reward Consulting Limited Shipstar Limited	Artemis Partners Limited

There are no other matters to be disclosed in relation to Schedule 2 paragraph (g) and (i) of the AIM Rules.

**- ENDS -**

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**Notes to editors:**

With a 30 year track record of looking after its customers' employees, Personal Group Holdings Plc (AIM: PGH) is a leading provider of employee benefits and employee related insurance products, offering benefits programmes to over 2 million employees across the UK.

Personal Group's innovative approach to using technology to deliver its programmes, combined with its face-to-face method of communicating with employees, makes its offering compelling to blue chip clients across the UK as a way of attracting, retaining and motivating employees. Personal Group's benefits offer employees an effective way of making their pay-packet stretch further. The Group tailors its packages to include insurance products such as hospital and convalescence plans, death benefit and income protection plans, as well as lifestyle benefits such as holiday and retail discounts, health and wellbeing benefits and a range of tax efficient benefits.



In March 2014, the Group acquired Lets Connect, a leader in the home technology salary sacrifice market which focuses on large enterprises in the private and public sector.

Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail and Stagecoach, healthcare, where clients include Priory Group and Spire Healthcare and logistics, with companies such as TNT Express. The Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

With over 550 clients the Group has grown considerably and provides engaging and effective benefits packages across a breadth of sectors.

For further information, go to [www.personal-group.com](http://www.personal-group.com).

**Personal Group Holdings plc**

(“Personal Group” or “the Group” or “the Company”)

**Change of Role of Director**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, and employee related insurance products in the UK, is pleased to announce that, Deputy Chairman and Chief Operating Officer, Ken Rooney is stepping down as an Executive Director and will become Non-executive Deputy Chairman with effect from 1 July 2015.

Ken has been part of the Personal Group organisation for 15 years, joining the Company in 1999. In 2003, he succeeded founder Christopher Johnston to become Chief Executive of the Group, a role he carried out for six years and again for an interim period before the appointment of Mark Scanlon. During this time, Personal Group posted increases in both profit and turnover year on year, building on the foundations established by its founder. When Ken started, employee benefits were a small element of the Company’s business, now they are an integral part of the Personal Group offering. Under his leadership, he oversaw the initial growth of the Group. His dedication to the Group is illustrated by his decision to take up this new post of Non-Executive Director and continue as Deputy Chairman.

Mark Scanlon, Chief Executive of Personal Group, said: “We are delighted to have Ken continue his association with Personal Group, where he has worked loyally and tirelessly for nearly two decades. I will always be very grateful to Ken for the selfless support he gave me in the course of what was an orderly handover. We look forward to Ken’s continued involvement with Personal Group. His skills and experience will be of great benefit to other members of the Executive and Non-Executive Board.”

**- ENDS -**

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Personal Group can also supply home technology via salary sacrifice through its subsidiary Lets Connect. Offering the latest iPads and other tablets, home computers and laptops, smart phones and smart TVs is a highly engaging benefit which has employee and employer benefits too. In April 2015 the Group established its own Mobile Virtual Network Operator (MVNO) called Personal Group Mobile Ltd. This was achieved through the acquisition of the assets of shebang Technologies Ltd and in addition to handsets can provide airtime via salary sacrifice which offers an overall 10-47% reduction on mobile phone costs to its client's employees.

Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail, Stagecoach and EYMS Group Ltd, healthcare, where clients include Four Seasons Health Care, Priory Group and Spire Healthcare. The



Group also covers logistics, with companies such as TNT Express and Bibby, and motoring with Manheim and JCT600 as clients. In addition the Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

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**Personal Group Holdings plc**

("Personal Group", the "Company" or the "Group")

**Holdings in Company**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces that on 2 October 2015, the Company was informed by Mr Christopher Johnston, that on the same day he sold 179,479 ordinary shares of 5 pence each in the Company ("Ordinary Shares"). Following this transaction, Mr Johnston and his wife remain interested in 12,389,855 Ordinary Shares, representing 40.8 per cent. of the entire issued share capital.

**-ENDS-**

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**Appointment of Non-Executive Director**

Further to the announcement made on 26 March 2015, the Company is pleased to announce that Deborah Rees' appointment has now been approved by the Financial Conduct Authority and Deborah will commence her role as non-executive director with immediate effect.

**- ENDS -**

**For more information please contact:**

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**Personal Group Holdings Plc**

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**Director Shareholding**

The Company has been informed today by Kenneth Rooney, Non-Executive Director & Deputy Chairman, that he sold 1,122 ordinary shares of 5 pence each ("Ordinary Shares"), under the Company's Inland Revenue approved All Employee Share Ownership Plan (AESOP), on the same day at a price of 517.5 pence per Ordinary Share.

Following this transaction, Mr Rooney remains interested in 1,811 Ordinary Shares, representing 0.01% of the issued ordinary share capital of the Company.

**- ENDS -**

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Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail, Stagecoach and EYMS Group Ltd, and healthcare, where clients include Four Seasons Health Care, Priory Group and Spire Healthcare. The Group also covers logistics, with companies such as TNT Express and Bibby, and motoring with Manheim and JCT600 as clients. In addition the Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

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**Personal Group Holdings Plc**

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**Directors purchase of shares – Dividend Reinvestment Plan**

Personal Group Holdings plc (AIM:PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces that on 14 April 2015 following payment of the first dividend for the year ended 31 December 2015, Mike Dugdale, the Company's Chief Financial Officer, purchased 87 ordinary shares of 5 pence each at £5.70 per share under the Company's Dividend Reinvestment Plan.

Following this transaction, Mike Dugdale has an interest in 10,565 ordinary shares of 5p each representing 0.035% of the issued ordinary share capital of the Company.

**- ENDS -**

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**Director Shareholding**

The Company has been informed today by Michael Dugdale, Chief Financial Officer, that on the same day he purchased 2,843 ordinary shares of 5 pence ("Ordinary Shares") at a price of 535.4614 pence per Ordinary Share.

Following this transaction, Mr Dugdale holds an interest in 13,408 Ordinary Shares, representing 0.044% of the issued Ordinary Share capital of the Company.

**- ENDS -**

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The Company has been informed by Mike Dugdale, CFO, that his wife has today purchased 2,910 ordinary shares of 5 pence each ("Ordinary Shares") at a price of 522.60 pence per Ordinary Share.

Following this transaction, Mr Dugdale holds an interest in 16,620 Ordinary Shares, representing 0.055% of the issued Ordinary Share capital of the Company.

**- ENDS -**

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**Directors purchase of shares – Dividend Reinvestment Plan**

The Company has been informed today by Mike Dugdale Chief Financial Officer that following payment of the second dividend for the year ended 31 December 2015, he has purchased 94 ordinary shares of 5 pence each at £5.38 per share under the Company's Dividend Reinvestment Plan.

Following this transaction, Mike Dugdale has an interest in 13,710 ordinary shares of 5p each representing 0.045% of the issued ordinary share capital of the Company.

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**Directors purchase of shares – Dividend Reinvestment Plan**

The Company has been informed by Mike Dugdale Chief Financial Officer that, following payment of the fourth dividend for the year ended 31 December 2015, he has today purchased 83 ordinary shares of 5 pence each at £6.250 per share under the Company's Dividend Reinvestment Plan.

In addition, the dividend received into his ISA shareholding has today been used to purchase a further 20 ordinary shares of 5 pence each at £6.247 per share. Mike Dugdale's wife also holds an ISA shareholding which received dividends which were used to purchase a further 20 ordinary shares of 5 pence each today at £6.247 per share.

Following these transactions, Mike Dugdale has an interest in 16,864 ordinary shares of 5p each, including his wife's holding of • shares, representing in aggregate 0.056% of the issued ordinary share capital of the Company.

**- ENDS -**

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Personal Group Holdings Plc**

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("the Company" or "the Group")

**Director's Dealings**

The Company has been informed that Kenneth Rooney, Non-Executive Director and Deputy Chairman, today exercised options over 5,288 Ordinary Shares of 5 pence each ("Ordinary Shares") in the Company at a price of 345.00 pence per share and sold 5,288 Ordinary Shares at a price of 515.00 pence per share.

Following this transaction, Mr Rooney remains interested in 1,811 Ordinary Shares, representing 0.01% of the issued ordinary share capital of the Company.

**- ENDS -**

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**Notes to Editors**



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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Director Shareholding**

The Company was informed yesterday by Christopher Curling, Chairman, that on the same day he transferred 1,781 Ordinary shares of 5 pence in the Company from his certified holding into CREST.

Following this transaction, Mr Curling remains interested in 26,099 Ordinary Shares, representing 0.086% of the issued Ordinary share capital of the Company.

**- ENDS -**

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**Personal Group Holdings plc**

("the Company")

**Directors purchase of shares**

Personal Group Holdings Plc operates an Inland Revenue approved All Employee Share Ownership Plan (AESOP) which allows employees and directors the opportunity to purchase shares in the Company currently held by Personal Group Trustees Limited.

The twenty seventh allocation period ended on 30 June 2015 and the following directors have been allocated shares as follows:

Director	Price	Shares Allocated	Total number of shares held at 1 July 2015	% Holding
Mr M Scanlon	467.50p	200	27,799	0.092
Mr K Rooney	467.50p	245	2,933	0.010
Mr C Curling	467.50p	343	26,099	0.086
Mr M Dugdale	467.50p	208	13,616	0.045

Under the Rules of the AESOP, the share price at which the shares are allocated is the lower of the mid-market value at the start and end of the relevant accumulation period.

**-ENDS-**

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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Dividend Announcement**

The directors of the Company are pleased to announce that the second dividend for 2015 of 5.225p per share will be paid on 25 June 2015 to members on the register on 5 June 2015. Shares will be marked ex-dividend on 4 June 2015.

This dividend is the second of the four dividends expected to be announced this year and represents an increase of 6.63% over the equivalent period last year.

**- ENDS -**

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**Personal Group Holdings Plc**

(the "Company" or the "Group")

**Dividend Announcement and notice of preliminary results**

The directors of the Company are pleased to announce that the first dividend for 2015 of 5.225 pence per share will be paid on 27 March 2015 to members on the register on 13 March 2015. Shares will be marked ex-dividend on 12 March 2015.

This dividend is the first of the four dividends expected to be announced this year and represents an increase of 6.63% over the equivalent period last year.

Mark Scanlon, Chief Executive of the Company, commented: "The Board is pleased to announce this increased dividend, which is in line with our progressive dividend policy."

The Group will report its Preliminary Results for the financial year ended 31 December 2014 on Thursday 26 March 2015.

**- ENDS -**

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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Dividend Announcement**

The directors of the Company are pleased to announce that the third dividend for 2015 of 5.225p per share will be paid on 24 September 2015 to members on the register on 4 September 2015. Shares will be marked ex-dividend on 3 September 2015.

This dividend is the third of the four dividends expected to be announced this year and represents an increase of 6.63% over the equivalent period last year.

**- ENDS -**

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**Personal Group Holdings Plc**

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**Dividend Announcement**

The directors of the Company are pleased to announce that the fourth dividend for 2015 of 5.225p per share will be paid on 17 December 2015 to members on the register on 27 November 2015. Shares will be marked ex-dividend on 26 November 2015.

This dividend is the final of four dividends announced this year and represents an increase of approximately 6.63% over the equivalent period last year.

**- ENDS -**

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**Press Release**

**21 July 2015**

**Personal Group Holdings plc**

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**Issue of Equity under the LTIP**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces the allotment of shares in relation to the Company's Long Term Incentive Plan ("LTIP").

As announced on 18 December 2012, the Company stated that it had implemented an LTIP to reward directors and certain other senior employees in a way that aligns the interests of LTIP participants with the interests of shareholders, as well as with the Group's long-term strategic plan. Details of this are disclosed in the Group's annual report and accounts for the year ended 31 December 2014.

The Company has allotted a total of 21,309 new ordinary shares of 5p each ("New Shares") in connection with an award made to a senior employee which has now crystallised under the Company's LTIP. Application will be made for the New Shares to be admitted to trading on AIM ("Admission") and it is expected that Admission will take place on 28 July 2015.

Following Admission, the Company will have 30,359,448 ordinary shares in issue. The Company does not hold any ordinary shares in treasury. Therefore the total number of ordinary shares in the Company with voting rights is 30,359,448.

**-ENDS-**

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("Personal Group", the "Company" or the "Group")

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As announced on 18 December 2012, the Company stated that it had implemented an LTIP to reward directors and certain other senior employees in a way that aligns the interests of LTIP participants with the interests of shareholders, as well as with the Group's long-term strategic plan. Details of this are disclosed in the Group's annual report and accounts for the year ended 31 December 2014.

The Company has allotted a total of 7,621 new ordinary shares of 5p each ("New Shares") in connection with awards made to two senior employees which have now crystallised under the Company's LTIP. Application will be made for the New Shares to be admitted to trading on AIM ("Admission") and it is expected that Admission will take place on 27 April 2015.

Following Admission, the Company will have 30,338,139 ordinary shares in issue. The Company does not hold any ordinary shares in treasury. Therefore the total number of ordinary shares in the Company with voting rights is 30,338,139.

**-ENDS-**

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**Personal Group Holdings plc**

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**Issue of Equity and Options under the LTIP**

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As announced on 18 December 2012, the Company stated that it had implemented an LTIP to reward directors and certain other senior employees in a way that aligns the interests of LTIP participants with the interests of shareholders, as well as with the Group's long-term strategic plan. Details of this are disclosed in the Group's interim statement for the period ended 30 June 2015.

The Company has allotted a total of 15,289 new ordinary shares of 5p each in the Company ("Ordinary Shares") in connection with an award made to a senior employee which has now crystallised under the Company's LTIP. Application will be made for the 15,289 Ordinary Shares to be admitted to trading on AIM ("Admission") and it is expected that Admission will take place on 2 December 2015.

Further to the award above, Mark Scanlon, the Company's Chief Executive, has been awarded an option over 305,793 Ordinary Shares under the Company's LTIP which can be exercised in the next year at an exercise value of nil. The award was conditional upon the achievement of certain performance conditions in relation to the increase in the market capitalisation of the Company.

Following the above, Mark Scanlon remains interested in 27,799 Ordinary Shares representing 0.1% of the issued ordinary share capital of the Company.



Following Admission, the Company will have 30,374,737 Ordinary Shares in issue. The Company does not hold any Ordinary Shares in treasury. Therefore the total number of Ordinary Shares in the Company with voting rights is 30,374,737.

**-ENDS-**

**For more information please contact:  
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Mike Dugdale, Chief Financial Officer

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For further information, go to [www.personal-group.com](http://www.personal-group.com).



Press Release

23 January 2015

**Personal Group Holdings plc**

("the Company" or "the Group")

**Personal Group welcomes Lookers Motor Group onboard**

Personal Group is pleased to announce that they have been chosen by Lookers Motor Group, as benefits provider across all their dealer networks, in the UK and Ireland.

Lookers Motor Group was established in 1908 and now operates across 130 different sites, with 6,000 staff, selling over 30 different vehicle marques. Personal Group launched "NICER Rewards" to Lookers' staff on 12<sup>th</sup> January via their unique face-to-face approach which is what sets Personal Group apart from the other providers.

The NICER Rewards package includes over 8,000 retail discounts at well-known high street retailers - such as Argos, Asda, Sainsbury's and House of Fraser - and a range of simple insurance products including Voluntary Group Income Protection ("VGIP"), a hospital cash plan, and death benefit. Lookers also have plans going forward to incorporate an Employee Assistance Programme ("EAP"), salary sacrifice home technology and a holiday purchase scheme.

Sarah Williams, Group HR Manager, said: "We looked at a number of benefit providers but felt that Personal Groups' communication set them apart from the others. Their face-to-face presentation is important as are the benefit books, but we also appreciated the ongoing communication support from Personal Group. Our original benefits offer was basic so in our last employee survey we asked what benefit options staff would like and the retail discounts came out on top. Our next survey is due in February so we are excited to see what the feedback is and we hope that everyone can see that we are listening to their requirements."

Steve Mason, Personal Group Business Development Director, said: "We are very proud to have Lookers Motor Group onboard. Their passionate approach to reward and recognition is superb. We are also looking forward to adding to their programme and hearing the feedback from their employee survey."



- ENDS -

**For more information please contact:**

**Personal Group Holdings Plc**

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**Cenkos Securities Plc**

Max Hartley (Nomad)

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Russell Kerr (Sales)

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**Abchurch Communications**

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[www.abchurch-group.com](http://www.abchurch-group.com)

**Notes to editors:**

With a 30 year track record of looking after its customers' employees, Personal Group Holdings Plc (AIM: PGH) is a leading provider of employee benefits and employee related insurance products, offering benefits programmes to over 2 million employees across the UK.

Personal Group's innovative approach to using technology to deliver its programmes, combined with its face-to-face method of communicating with employees, makes its offering compelling to blue chip clients across the UK as a way of attracting, retaining and motivating employees. Personal Group's benefits offer employees an effective way of making their pay-packet stretch further. The Group tailors its packages to include insurance products such as hospital and convalescence plans, death benefit and income protection plans, as well as lifestyle benefits such as holiday and retail discounts, health and wellbeing benefits and a range of tax efficient benefits.

In March 2014, the Group acquired Lets Connect, a leader in the home technology salary sacrifice market which focuses on large enterprises in the private and public sector.

Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail and Stagecoach, healthcare, where clients



include Priory Group and Spire Healthcare and logistics, with companies such as TNT Express. The Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

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**Personal Group Holdings Plc**

("Personal Group", the "Company" or the "Group")

**LTIP**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces the allotment of shares under the Employee Shareholder Status ("ESS") rules in relation to a new Company Long Term Incentive Plan ("LTIP2").

The current 5 Year Senior Management LTIP ("LTIP1") will mature at the end of 2016. As with LTIP1, LTIP2 is designed to reward directors and certain other senior employees in a way that aligns the interests of LTIP participants with the interests of shareholders, as well as with the Group's long-term strategic plan. Details of the original LTIP are disclosed in the Group's annual report and accounts for the year ended 31 December 2014. As is the case with LTIP1, LTIP2 is Market Capitalisation based and becomes reward bearing above a Company Market Capitalisation of £183.7m. It also has a yearly EPS performance criterion through its life which can be adjusted by the Remuneration Committee.

The LTIP2 incentive arrangements are detailed below:

The following employee shareholder status shares in Personal Group Limited were awarded on 30<sup>th</sup> July 2015 ("ESS Shares"). Participants had immediate PAYE and NIC charges on the associated market value of the ESS Shares.

<u>Name</u>	<u>Position</u>	<u>ESS Shares awarded</u>
Mark Scanlon	Chief Executive	20,000
Mike Dugdale	Chief Financial Officer	4,000
All other qualifying staff		<u>11,000</u>
Total		35,000



The ESS Shares are split equally into four classes, namely A,B,C and D shares each of which carry a put option which allows the participants to exchange their ESS Shares for Personal Group Holdings Plc ordinary shares in tranches on reaching or exceeding the hurdles of market capitalisation and Annual EPS. Awards can be made annually starting in March 2017 (A shares) through to March 2020 (D shares) based on market capitalisation growth of the Company up to a market capitalisation of £350m and upon achieving the Annual EPS growth targets. The awards will be paid out as 20%, 40%, 70% and 100% cumulatively of the eligible share of growth in market capitalisation for A, B, C and D shares respectively. The maximum potential dilution assuming all the ESS Shares are converted into ordinary shares in the Company would be approximately 4.2 per cent. of the enlarged issued share capital of the Company.

**-ENDS-**

**For more information please contact:**

**Personal Group Holdings Plc**

Mike Dugdale, Chief Financial Officer

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**Cenkos Securities Plc**

Max Hartley / Stephen Keys (Nomad)

Russell Kerr (Sales)

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Personal Group can also supply home technology via salary sacrifice through its subsidiary Lets Connect. Offering the latest iPads and other tablets, home computers and laptops, smart phones and smart TVs is a highly engaging benefit which has employee and employer benefits too. In April 2015 the Group established its own Mobile Virtual Network Operator (MVNO) called Personal Group Mobile Ltd. This was achieved through the acquisition of the assets of shebang Technologies Ltd and in addition to handsets can provide airtime via salary sacrifice which offers an overall 10-47% reduction on mobile phone costs to its client's employees.

Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail, Stagecoach and EYMS Group Ltd, healthcare, where clients include Four Seasons Health Care, Priory Group and Spire Healthcare. The Group also covers logistics, with companies such as TNT Express and Bibby, and motoring with Manheim and JCT600 as clients. In addition the Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Director Shareholding**

The Company has been informed today by Mark Scanlon, Chief Executive, that he has sold 125,000 Ordinary shares of 5 pence at a price of 510.00 pence per Ordinary Share.

Following this transaction, Mr Scanlon remains interested in 27,599 Ordinary Shares, representing 0.09% of the issued Ordinary share capital of the Company.

**- ENDS -**

**For more information please contact:**

**Personal Group Holdings Plc**

Mike Dugdale – Chief Financial Officer

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**Cenkos Securities Plc**

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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Directors purchase of shares – Dividend Reinvestment Plan**

The Company has been informed today by Mike Dugdale, Chief Financial Officer, that following payment of the third dividend for the year ended 31 December 2015, he has purchased 97 ordinary shares of 5 pence each in the Company ("Ordinary Shares") at £5.235 per Ordinary Share under the Company's Dividend Reinvestment Plan.

In addition, the dividend received into his ISA shareholding has also been used to purchase a further 24 Ordinary Shares at £5.219999 per Ordinary Share.

Following these transactions, Mike Dugdale has an interest in 16,741 Ordinary Shares representing 0.055% of the issued Ordinary Share capital of the Company.

**- ENDS -**

**For more information please contact:**

**Personal Group Holdings Plc**

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**Notes to Editors**



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Personal Group can also supply home technology via salary sacrifice through its subsidiary Let's Connect. Offering the latest iPads and other tablets, home computers and laptops, smart phones and smart TVs is a highly engaging benefit from which both the employer and employee can profit. In April 2015 the Group established its own Mobile Virtual Network Operator (MVNO) called Personal Group Mobile Ltd. which was achieved through the acquisition of the assets of shebang Technologies Ltd. This means that home technology, including handsets and airtime, can be provided via salary sacrifice with a reduction of c10-47% on costs to its client's employees.

Personal Group has a strong client base across a range of sectors including transport, where it works with the likes of Network Rail, Stagecoach and EYMS Group Ltd, and healthcare, where clients include Four Seasons Health Care, Priory Group and Spire Healthcare. The Group also covers logistics, with companies such as TNT Express and Bibby, and motoring with Manheim and JCT600 as clients. In addition the Group also has a strong presence in food manufacturing and service and clients include 2 Sisters Food Group and Young's Seafood.

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**Press Release**

**1 April 2015**

**Personal Group Holdings Plc**

("Personal Group" or the "Company")

**Annual Report and Accounts**

**Notice of Annual General Meeting**

Personal Group Holdings plc (AIM:PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces that its Annual Report and Accounts for the year ended 31 December 2014 together with a Notice of Annual General Meeting and Form of Proxy were posted to shareholders on Monday 30 March 2015. These are available from the Company's investor relations website at <http://www.personal-group.com/Investors> in accordance with AIM Rule 20.

The Company's Annual General Meeting will be held at 1:00 p.m. on Thursday 23 April 2015 at John Ormond House, 899 Silbury Boulevard, Milton Keynes, MK9 3XL.

**- Ends -**

**For more information please contact:**

**Personal Group Holdings Plc**

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Russell Kerr (Sales)

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**Personal Group Holdings Plc**

("the Company" or "the Group")

**Notice of Interim Results**

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, expects to announce its Interim Results for the six month period ended 30 June 2015 on Tuesday 29 September 2015.

**- ENDS -**

**For more information please contact:**

**Personal Group Holdings Plc**

Mike Dugdale, Chief Financial Officer

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**Personal Group Holdings Plc**

("Personal Group" or the "Group")

**Personal Group acquires shebang Technologies Group Ltd**

Personal Group (AIM:PGH), a leading provider of employee benefits and employee related insurance products in the UK, today announces the establishment of Personal Group Mobile Limited ("Personal Group Mobile" or "PGM"), a Mobile Virtual Network Operator ("MVNO") aimed at providing salary sacrifice phones and airtime to its established and new customers through its subsidiary Lets Connect.

This bolt-on acquisition complements the established Lets Connect technology offering allowing the Group to provide both mobile phone handsets and airtime via salary sacrifice. This offering allows a 32-47% reduction in mobile costs to its customers. PGM was established through its acquisition of shebang Technologies Group Limited ("shebang"), out of administration, for a total cash consideration of up to £1.3m (the "Acquisition") with integration and due diligence costs of up to £1 million. This acquisition brings with it over 20 years' of experience in the mobile industry, an established relationship with Three UK and an experienced team of 40 people based in Daventry already serving its customers with over 10,000 connections.

The Board believes that offering this specific product set within its portfolio will resonate with all of the two million employees that its various programmes serve today, and the Group has already begun discussions with a number of its clients in anticipation of having this new capability.

The Board intends to continue to grow Personal Group through its existing strategy that focuses on organic growth, developing its technology and identifying compelling acquisitions. This acquisition is highly complementary to the Group's salary sacrifice product offering and customer base, and it provides the Group with another reason to engage and rollout programmes which can include our core insurance products. Typically airtime contracts are



in place for a minimum of 24 months and as such a form of annuity income for the company as our insurance products are today.

Mark Scanlon, CEO of Personal Group, said: “The Board is delighted to announce this bolt-on acquisition which represents a swift and effective way to enter the phone and airtime provisioning market with a fully functioning and operational business. With the individual business propositions including salary sacrifice and B2B we expect this business to make a good contribution to profit from 2016 onwards. We view mobile phones and airtime as a utility and as such we can offer real savings for our customers. We welcome shebang and its staff to Personal Group and look forward to building the business with them.”

Lynda Burton, Director of Wholesale at Three UK, said: “shebang was one of Three’s first MVNO clients and has continued to benefit from our robust network which has been built with mobile data in mind.”

“This acquisition has the potential to expand the company’s existing portfolio of consumer and business propositions by combining with Personal Group’s base of customers and experience. We look forward to working with Personal Group and the extended team to help grow this business.”

**- ENDS -**

**For more information please contact:**

**Personal Group Holdings Plc**

Mark Scanlon, Chief Executive

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Mike Dugdale, Chief Financial Officer

**Cenkos Securities Plc**

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For filings with the FCA include the annex

For filings with issuer exclude the annex

<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>i</sup></b>
---

<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	Personal Group Holdings plc
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other (please specify): <b>Change in our Terms &amp; Conditions restricting the exercise of Voting Rights to Discretionary client holdings</b>	<input checked="" type="checkbox"/> X
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	Investec Wealth & Investment Limited
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	N/A
<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	1 <sup>st</sup> June 2015
<b>6. Date on which issuer notified:</b>	3 <sup>rd</sup> June 2015

**7. Threshold(s) that is/are crossed or reached:** <sup>vi, vii</sup>

6%

**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction					
	Number of Shares	Number of Voting Rights	Number of shares		Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Indirect <sup>xii</sup>	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
Ordinary Shares GB0002760279	1,909,556	1,909,556	1,893,170		1,893,170		6.24%	

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

<b>Total (A+B+C)</b>	
<b>Number of voting rights</b>	<b>Percentage of voting rights</b>
1,893,170	6.24%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

Discretionary client holdings registered in the name of Nominee companies 100% owned by Investec Wealth & Investment Limited.

**Proxy Voting:**

<b>10. Name of the proxy holder:</b>	N/A
<b>11. Number of voting rights proxy holder will cease to hold:</b>	N/A
<b>12. Date on which proxy holder will cease to hold voting rights:</b>	N/A

<b>13. Additional information:</b>	N/A
<b>14. Contact name:</b>	Phil Beardwell Chartered FCSI Senior Compliance Manager
<b>15. Contact telephone number:</b>	020 7597 1356

For filings with the FCA include the annex

For filings with issuer exclude the annex

<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>i</sup></b>
---

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<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input checked="" type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	Delta Lloyd N.V. and its Group of Companies
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	Registered Holder:  Delta Lloyd L European Participation Fund Sicav <div style="text-align: right;"><b>1,154,373</b></div> Delta Lloyd Europees Deelnemingen Fonds N.V. <div style="text-align: right;"><b>1,846,762</b></div>

<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	October 1, 2015
<b>6. Date on which issuer notified:</b>	October 2, 2015
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	10% to 9% at combined indirect interest level

**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction				
	Number of Shares	Number of Voting Rights	Number of shares	Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
Ordinary shares  GB0002760279	3,061,135	3,061,135	3,001,135	NIHIL	3,001,135	NIHIL	9.89%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

<b>Total (A+B+C)</b>	
<b>Number of voting rights</b>	<b>Percentage of voting rights</b>
3,001,135	9.89%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

Voting rights held in the 2 investment funds are managed and controlled by **Delta Lloyd Asset Management N.V.**, with the following chain of controlled undertakings:

**Delta Lloyd Asset Management N.V.:**

- Delta Lloyd N.V.
- DLAM Holding B.V. (wholly owned subsidiary of Delta Lloyd N.V.)
- Delta Lloyd Asset Management N.V. (wholly owned subsidiary of DLAM Holding B.V.)

**Proxy Voting:**

<b>10. Name of the proxy holder:</b>	See section 4
<b>11. Number of voting rights proxy holder will cease to hold:</b>	
<b>12. Date on which proxy holder will cease to hold voting rights:</b>	

<b>13. Additional information:</b>	Figures are based on a total number of voting rights of <b>30,359,448 (October 1, 2015)</b>
<b>14. Contact name:</b>	mr. K.L. Cimmermans, Legal Officer
<b>15. Contact telephone number:</b>	+31 (0) 20 594 3497

For filings with the FCA include the annex

For filings with issuer exclude the annex

<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>1</sup></b>
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<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	PERSONAL GROUP HOLDINGS PLC
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input checked="" type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other:	<input type="checkbox"/>
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	HARGREAVE HALE LIMITED
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	DISCRETIONARY CLIENTS
<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	12 JANUARY 2015
<b>6. Date on which issuer notified:</b>	13 JANUARY 2015
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	5%



**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction					
	Number of Shares	Number of Voting Rights	Number of shares		Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Indirect	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
GB0002760279	1,591,675	1,591,675		1,488,675		1,488,675		4.9082%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

**Total (A+B+C)**



Number of voting rights	Percentage of voting rights
1,488,675	4.9082%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

1,190,000 of these shares are held in a unit trust operated by Marlborough Fund Managers Ltd, for whom Hargreave Hale Ltd manages the portfolio of investments on a discretionary basis. The remaining shares are held on behalf of other discretionary clients.

**Proxy Voting:**
**10. Name of the proxy holder:**
**11. Number of voting rights proxy holder will cease to hold:**
**12. Date on which proxy holder will cease to hold voting rights:**
**13. Additional information:**
**14. Contact name:**

David Clueit

**15. Contact telephone number:**

01253 754739

For filings with the FCA include the annex

For filings with issuer exclude the annex

<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>i</sup></b>
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<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	Personal Group Holdings plc
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input checked="" type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	Delta Lloyd N.V. and its Group of Companies
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	Registered Holder:  Delta Lloyd L European Participation Fund Sicav <div style="text-align: right;"><b>1,003,998</b></div> Delta Lloyd Europees Deelnemingen Fonds N.V. <div style="text-align: right;"><b>1,696,387</b></div>

<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	<p style="text-align: right;">October 14, 2015</p>
<b>6. Date on which issuer notified:</b>	<p style="text-align: right;">October 15, 2015</p>
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	<p style="text-align: right;">9% to 8% at combined indirect interest level</p>

**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction				
	Number of Shares	Number of Voting Rights	Number of shares	Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
Ordinary shares  GB0002760279	2,734,385	2,734,385	2,700,385	NIHIL	2,700,385	NIHIL	8.89%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta



<b>Total (A+B+C)</b>	
<b>Number of voting rights</b>	<b>Percentage of voting rights</b>
2,700,385	8.89%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

Voting rights held in the 2 investment funds are managed and controlled by **Delta Lloyd Asset Management N.V.**, with the following chain of controlled undertakings:

**Delta Lloyd Asset Management N.V.:**

- Delta Lloyd N.V.
- DLAM Holding B.V. (wholly owned subsidiary of Delta Lloyd N.V.)
- Delta Lloyd Asset Management N.V. (wholly owned subsidiary of DLAM Holding B.V.)

**Proxy Voting:**

<b>10. Name of the proxy holder:</b>	See section 4
<b>11. Number of voting rights proxy holder will cease to hold:</b>	
<b>12. Date on which proxy holder will cease to hold voting rights:</b>	

<b>13. Additional information:</b>	Figures are based on a total number of voting rights of <b>30,359,448 (October 15, 2015)</b>
<b>14. Contact name:</b>	mr. K.L. Cimmermans, Legal Officer
<b>15. Contact telephone number:</b>	+31 (0) 20 594 3497

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<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>i</sup></b>
---

<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	Personal Group Holdings plc
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input checked="" type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other (please specify):	<input type="checkbox"/>
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	Delta Lloyd N.V. and its Group of Companies
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	Registered Holder:  Delta Lloyd L European Participation Fund Sicav <span style="float: right;"><b>859,795</b></span>  Delta Lloyd Europees Deelnemingen Fonds N.V. <span style="float: right;"><b>1,547,184</b></span>



<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	December 18, 2015
<b>6. Date on which issuer notified:</b>	December 21, 2015
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	8% to 7% at combined indirect interest level

**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction				
	Number of Shares	Number of Voting Rights	Number of shares	Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
Ordinary shares  GB0002760279	2,431,979	2,431,979	2,406,979	NIHIL	2,406,979	NIHIL	7.92%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

<b>Total (A+B+C)</b>	
<b>Number of voting rights</b>	<b>Percentage of voting rights</b>
2,406,979	7.92%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

Voting rights held in the 2 investment funds are managed and controlled by **Delta Lloyd Asset Management N.V.**, with the following chain of controlled undertakings:

**Delta Lloyd Asset Management N.V.:**

- Delta Lloyd N.V.
- DLAM Holding B.V. (wholly owned subsidiary of Delta Lloyd N.V.)
- Delta Lloyd Asset Management N.V. (wholly owned subsidiary of DLAM Holding B.V.)

**Proxy Voting:**

<b>10. Name of the proxy holder:</b>	See section 4
<b>11. Number of voting rights proxy holder will cease to hold:</b>	
<b>12. Date on which proxy holder will cease to hold voting rights:</b>	

<b>13. Additional information:</b>	Figures are based on a total number of voting rights of <b>30,374,737 (December 21, 2015)</b>
<b>14. Contact name:</b>	mr. K.L. Cimmermans, Legal Officer
<b>15. Contact telephone number:</b>	+31 (0) 20 594 3497

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**TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>1</sup>**

<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	PERSONAL GROUP HOLDINGS PLC
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	<input checked="" type="checkbox"/>
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	<input type="checkbox"/>
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	<input type="checkbox"/>
An event changing the breakdown of voting rights	<input type="checkbox"/>
Other:	<input type="checkbox"/>
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	HARGREAVE HALE LIMITED
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	DISCRETIONARY CLIENTS
<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	25 FEBRUARY 2015
<b>6. Date on which issuer notified:</b>	26 FEBRUARY 2015
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	5%



**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction					
	Number of Shares	Number of Voting Rights	Number of shares		Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Indirect	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
GB0002760279	1,488,725	1,488,725		1,534,475		1,534,475		5.0592%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

**Total (A+B+C)**



Number of voting rights	Percentage of voting rights
1,534,475	5.0592%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

1,119,660 of these shares are held in a unit trust operated by Marlborough Fund Managers Ltd, for whom Hargreave Hale Ltd manages the portfolio of investments on a discretionary basis. The remaining shares are held on behalf of other discretionary clients.

**Proxy Voting:**
**10. Name of the proxy holder:**
**11. Number of voting rights proxy holder will cease to hold:**
**12. Date on which proxy holder will cease to hold voting rights:**
**13. Additional information:**
**14. Contact name:**

David Clueit

**15. Contact telephone number:**

01253 754739

For filings with the FCA include the annex

For filings with issuer exclude the annex

<b>TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES<sup>i</sup></b>
---

<b>1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:</b> <sup>ii</sup>	Personal Group Holdings plc
<b>2 Reason for the notification</b> (please tick the appropriate box or boxes):	
An acquisition or disposal of voting rights	X
An acquisition or disposal of qualifying financial instruments which may result in the acquisition of shares already issued to which voting rights are attached	
An acquisition or disposal of instruments with similar economic effect to qualifying financial instruments	
An event changing the breakdown of voting rights	
Other (please specify):	
<b>3. Full name of person(s) subject to the notification obligation:</b> <sup>iii</sup>	Delta Lloyd N.V. and its Group of Companies
<b>4. Full name of shareholder(s)</b> (if different from 3.): <sup>iv</sup>	Registered Holder:  Delta Lloyd L European Participation Fund Sicav <span style="float: right;"><b>1,298,572</b></span>  Delta Lloyd Europees Deelnemingen Fonds N.V. <span style="float: right;"><b>2,031,504</b></span>

<b>5. Date of the transaction and date on which the threshold is crossed or reached:</b> <sup>v</sup>	<p style="text-align: right;">26 June 2015</p>
<b>6. Date on which issuer notified:</b>	<p style="text-align: right;">29 June 2015</p>
<b>7. Threshold(s) that is/are crossed or reached:</b> <sup>vi, vii</sup>	<p style="text-align: center;">11% to 10% change at combined indirect interest level</p>

**8. Notified details:**
**A: Voting rights attached to shares** <sup>viii, ix</sup>

Class/type of shares  if possible using the ISIN CODE	Situation previous to the triggering transaction		Resulting situation after the triggering transaction				
	Number of Shares	Number of Voting Rights	Number of shares	Number of voting rights		% of voting rights <sup>x</sup>	
			Direct	Direct <sup>xi</sup>	Indirect <sup>xii</sup>	Direct	Indirect
Ordinary shares  GB0002760279	3,340,076	3,340,076	3,330,076	NIHIL	3,330,076	NIHIL	10.98%

**B: Qualifying Financial Instruments**
**Resulting situation after the triggering transaction**

Type of financial instrument	Expiration date <sup>xiii</sup>	Exercise/ Conversion Period <sup>xiv</sup>	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights

**C: Financial Instruments with similar economic effect to Qualifying Financial Instruments** <sup>xv, xvi</sup>
**Resulting situation after the triggering transaction**

Type of financial instrument	Exercise price	Expiration date <sup>xvii</sup>	Exercise/ Conversion period <sup>xviii</sup>	Number of voting rights instrument refers to	% of voting rights <sup>xix, xx</sup>	
					Nominal	Delta

<b>Total (A+B+C)</b>	
<b>Number of voting rights</b>	<b>Percentage of voting rights</b>
3,330,076	10.98%

**9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: <sup>xxi</sup>**

Voting rights held in the 2 investment funds are managed and controlled by **Delta Lloyd Asset Management N.V.**, with the following chain of controlled undertakings:

**Delta Lloyd Asset Management N.V.:**

- Delta Lloyd N.V.
- DLAM Holding B.V. (wholly owned subsidiary of Delta Lloyd N.V.)
- Delta Lloyd Asset Management N.V. (wholly owned subsidiary of DLAM Holding B.V.)

**Proxy Voting:**

<b>10. Name of the proxy holder:</b>	See section 4
<b>11. Number of voting rights proxy holder will cease to hold:</b>	
<b>12. Date on which proxy holder will cease to hold voting rights:</b>	

<b>13. Additional information:</b>	Figures are based on a total number of voting rights of <b>30,338,139 (29 June 2015)</b>
<b>14. Contact name:</b>	S.C. van Wingerden, Legal Affairs
<b>15. Contact telephone number:</b>	+31 (0) 20 594 3599