

RNS Announcements 2016

Press Release

4 January 2016

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 eighth allocation period ended on 31 December 2015 and the following directors have been allocated shares as follows:

Director	Price	Shares Allocated	Total number of Shares held at 1 st January 2016	% Holding
Mr M Scanlon	530.00p	180	27,979	0.092
Mr K Rooney	530.00p	215	2,026	0.007
Mr C Curling	530.00p	322	26,346	0.087
Mr M Dugdale	530.00p	189	17,053*	0.056

**This figure includes Mr Dugdale's wife's holding of 2,930 ordinary shares.*

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-

**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)

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Russell Kerr (Sales)

Media enquiries:**Abchurch Communications**

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quincy.allan@abchurch-group.comwww.abchurch-group.com**Notes to Editors**

With over 30 years' experience 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. 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.

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.

With over 520 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.

Press Release

6 January 2016

Personal Group Holdings plc

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

Issue of Options 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 issue of share options 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 interim statement for the period ended 30 June 2015.

The Company has awarded Mike Dugdale, the Company's Chief Financial Officer, an option over 35,771 Ordinary Shares under the Company's LTIP which can be exercised in the next year at an exercise value of nil. The award was subject to the achievement of certain performance conditions in relation to the increase in the market capitalisation of the Company.

The above does not change Mike Dugdale's shareholding and so he retains an interest in 17,053 ordinary shares of 5p each representing 0.056% of the issued ordinary share capital of the Company. This includes Mr Dugdale's wife's holding of 2,930 ordinary shares.

-ENDS-

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

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Press Release

18 February 2016

Personal Group Holdings PLC

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

Trading update and Customer Changes

General Trading update

The business continues to perform well with growth in new sales, top line revenue and bottom line profit. In addition, Let's Connect, a leader in the home technology salary sacrifice market which operates alongside and complements the Company's core insurance business, has seen significant growth in sales and profit in 2015 following its acquisition in 2014.

Overall the Group performance in 2015 was in line with expectations.

Customer Changes

The Company also announces that they have been informed by Royal Mail Group ("RMG") that it intends to change its customer relationship with Personal Group. RMG is consolidating its medical plan provision to its workforce from April 2016 and this change will affect the Company.

From March 2016, the Company will no longer make its core insurance products available to RMG employees. Continuity of cover for existing policyholders will be ensured with RMG continuing to collect PGH policyholders' premiums as normal through payroll deduction. This will cease by the 31 March 2017. Through this period, Personal Group will work with RMG to effect an orderly transfer of premium collection from payroll to direct debit collection for policyholders that choose to continue with their cover.

At the same time, the Company announces that it is in advanced stages of negotiating an additional trading relationship with RMG through its Let's Connect Technology Salary Exchange division. Following a successful competitive tender process, this contract will offer eligible RMG employees PGH's Salary Exchange Technology programme. This initial contract is expected to have a duration of four years.

Mark Scanlon, Chief Executive of Personal Group commented: "Royal Mail employees are some of our longest and most loyal insurance customers going back more than 25 years and for that we are very grateful. Whilst our relationship will change and we will no longer be offering our insurance products to future RMG employees, we are delighted to be in the process of securing an additional trading relationship with RMG through PGH's Let's Connect business."

-ENDS-

For more information please contact:

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Personal Group Holdings Plc

("the Company" or "the Group")

Dividend Announcement, notice of Preliminary Results and Board change

The Directors of the Company are pleased to announce that the first dividend for 2016 of 5.50p per share will be paid on 24 March 2016 to members on the register on 4 March 2016. Shares will be marked ex-dividend on 3 March 2016.

This dividend is the first of the four dividends expected to be announced this year and represents an increase of 5.26% 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 2015 on Wednesday 30 March 2016.

The Company also announces that Chris Curling, Chairman, intends to retire from his position at the Company's AGM in May 2016. Mark Winlow, currently a non-Executive Director, will replace Chris in this role.

Mark Scanlon commented: "Chris is the architect of a seamless transition from founder Chairman to Chairman himself and now passing the baton to Mark. He has been a tremendous support to me over the past four years and helped me adapt to leading a publicly listed company. I have learned a great deal from Chris and will miss his contribution at board level. I know Chris has a long list of things he still wants to do in life and I and the board wish him all the very best"

- ENDS -

For more information please contact:

Personal Group Holdings Plc

Mark Scanlon – Chief Executive

Mike Dugdale – Chief Financial Officer

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Cenkos Securities Plc

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For filings with the FCA include the annex

For filings with issuer exclude the annex

TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARESⁱ

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached: ⁱⁱ Personal Group Holdings plc

2 Reason for the notification (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):

3. Full name of person(s) subject to the notification obligation: ⁱⁱⁱ Delta Lloyd N.V. and its Group of Companies

4. Full name of shareholder(s) (if different from 3.):^{iv} Registered Holder:
Delta Lloyd L European Participation Fund Sicav
1,003,998
Delta Lloyd Europees Deelnemingen Fonds N.V.
1,696,387

5. Date of the transaction and date on which the threshold is crossed or reached: ^v October 14, 2015

6. Date on which issuer notified: October 15, 2015

7. Threshold(s) that is/are crossed or reached: ^{vi, vii} 9% to 8% at combined indirect interest level

8. Notified details:

A: Voting rights attached to shares ^{viii, ix}

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

B: Qualifying Financial Instruments

Resulting situation after the triggering transaction

Type of financial instrument	Expiration date ^{xiii}	Exercise/ Conversion Period ^{xiv}	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

^{xv, xvi}

Resulting situation after the triggering transaction

Type of financial instrument	Exercise price	Expiration date ^{xvii}	Exercise/ Conversion period ^{xviii}	Number of voting rights	% of voting rights ^{xix, xx}

		instrument refers to
Nominal Total (A+B+C)	Delta	
Number of voting rights	Percentage of voting rights	
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: xxi

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:

- 10. Name of the proxy holder:** See section 4
- 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: Figures are based on a total number of voting rights of **30,359,448 (October 15, 2015)**
- 14. Contact name:** mr. K.L. Cimmermans, Legal Officer
- 15. Contact telephone number:** +31 (0) 20 594 3497

For filings with the FCA include the annex

For filings with issuer exclude the annex

TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARESⁱ

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached: ⁱⁱ Personal Group Holdings plc

2 Reason for the notification (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):

3. Full name of person(s) subject to the notification obligation: ⁱⁱⁱ Delta Lloyd N.V. and its Group of Companies

4. Full name of shareholder(s) (if different from 3.):^{iv} Registered Holder:
 Delta Lloyd L European Participation Fund Sicav
859,795
 Delta Lloyd Europees Deelnemingen Fonds N.V.
1,547,184

5. Date of the transaction and date on which the threshold is crossed or reached: ^v December 18, 2015

6. Date on which issuer notified: December 21, 2015

7. Threshold(s) that is/are crossed or reached: ^{vi, vii} 8% to 7% at combined indirect interest level

8. Notified details:

A: Voting rights attached to shares ^{viii, ix}

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 shares	Number of voting rights	% of voting rights x		
Direct	Direct xi	Indirect xii		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 ^{xiii}	Exercise/ Conversion Period ^{xiv}	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

^{xv, xvi}

Resulting situation after the triggering transaction

Type of financial instrument	Exercise price	Expiration date ^{xvii}	Exercise/ Conversion period ^{xviii}	Number of voting rights	% of voting rights ^{xix, xx}

	instrument refers to
Nominal	Delta
Total (A+B+C)	
Number of voting rights	Percentage of voting rights
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: xxi	
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.:	
<ul style="list-style-type: none"> · 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:	
10. Name of the proxy holder:	See section 4
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:	Figures are based on a total number of voting rights of 30,374,737 (December 21, 2015)
14. Contact name:	mr. K.L. Cimmermans, Legal Officer
15. Contact telephone number:	+31 (0) 20 594 3497

Personal Group Holdings plc

("Personal Group", the "Company" 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 Bob Head to the Board as a non-executive Director, subject to FCA approval.

Robert (Bob) Michael Head has held a variety of management roles including Regional Director for Old Mutual's African interests, the joint founder of egg.com, and the first CEO of smile.co.uk. His most recent roles were that of a Special Advisor to the Commissioner of SARS (South African Revenue Service) and prior to that CEO of Old Mutual's Wealth Management Division.

Mark Scanlon, Chief Executive of Personal Group, commented: "We are delighted to welcome Bob to the Board; his knowledge of the digital world combined with his background in financial services will be extremely beneficial to the Group. We are looking forward to Bob's input to the Group's strategy going forward."

Directorships held by Bob Head, aged 57, in the last five years:

Previous directorships

Interfront SOC Limited

Old Mutual Wealth Holdings Limited

Old Mutual Wealth Management Limited

Old Mutual Wealth UK Holdings Limited

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

- ENDS -

**For more information please contact:
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PDMR Dealing and Issue of Equity

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces that David Walker, Chief Commercial Officer, exercised options over 21,348 Ordinary Shares in the Company at a price of nil pence per share. These options had been granted under the Company's Long Term Incentive Plan. These shares were immediately sold at £4.70 per Ordinary Share on the 19th July 2016.

Following this transaction, David Walker has an interest of 1,060 Ordinary Shares, representing 0.003% of the issued ordinary share capital of the Company.

The Company has allotted a total of 21,348 new Ordinary Shares of 5p each ("New Shares") in connection with the above exercise. 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 25 July 2016.

Following Admission, the Company will have 30,594,098 Ordinary Shares in issue admitted to trading on AIM.

The below notification made in accordance with the requirements of the EU Market Abuse Regulation, provides further detail.

Notification and public disclosure of transactions by persons discharging managerial responsibilities and persons closely associated with them.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	David Walker
2	Reason for the notification	
a)	Position/status	Chief Commercial Officer

b)	Initial notification /Amendment	Initial notification				
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name	Personal Group Holdings Plc				
b)	LEI	(Pending)				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each in Personal Group Holdings plc Identification code for Personal Group Holdings Plc ordinary shares: GB0002760279				
b)	Nature of the transaction	Exercise of options granted under the Personal Group Holdings PLC Long Term Incentive Plan and subsequent sale of those ordinary shares issued in connection with that exercise				
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th><i>Price(s)</i></th> <th><i>Volume(s)</i></th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>21,348 options exercised</td> </tr> </tbody> </table>	<i>Price(s)</i>	<i>Volume(s)</i>	Nil	21,348 options exercised
<i>Price(s)</i>	<i>Volume(s)</i>					
Nil	21,348 options exercised					

		£4.70 each	21,348 ordinary shares sold
d)	Aggregated information - Aggregated volume - Price	N/A	
e)	Date of the transaction	19 July 2016	
f)	Place of the transaction	London Stock Exchange, AIM	

- ENDS -

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PERSONAL GROUP HOLDINGS PLC

("Personal Group" or "the Group")

Interim Results

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits and employee related insurance products in the UK, is pleased to report its results for the six months ended 30 June 2016:

Highlights

- Revenue increased by 10.2% to £21.0m (2015: £19.0m)
- New insurance business generation increased 12.5% to £6.3m (2015: £5.6m)
- Major contract wins secured including Samworth Brothers, Pendragon, Euro Car Parts and multiple health care sector companies
- Investment has commenced in developing the Sage employee benefits product
- EBITDA* decreased by 29.9% to £3.2m (2015: £4.5m)
- Profit before tax decreased by 33.5% to £1.9m (2015: £2.9m)
- Basic EPS decreased by 38.1% to 4.8p (2015: 7.8p)
- Dividends per share paid in the period up 5.3% to 11.0 pence per share (2015: 10.45 pence)
- Group balance sheet remains strong with total equity (shareholders' funds) of £30.3m (31 December 2015: £31.9m) and no debt
- Decision made post period end not to progress with MVNO PG Mobile, full closure by December 2016

* EBITDA is defined as earnings before interest, tax, depreciation, amortisation of intangible assets, goodwill impairment, share-based payment expenses, acquisition costs, restructuring costs, write back of contingent consideration and release of tax provision. This definition applies to all references to EBITDA within these interim results. A reconciliation from PBT to this adjusted EBITDA has been included in note 3.

Mark Scanlon, Chief Executive of Personal Group, commented:

“Our core business, which now includes the Lets Connect business, continues to perform consistently well with continued growth in new sales and top line revenue.

2016 is an investment year for the Group with this year's performance affected by investment in the Sage program particularly. This new and innovative product is planned to go live before the end of the year and we believe that the market opportunity here is large. Other investments have also been made in our brand and hapi platform, further strengthening our market proposition.

The Group has taken the decision that the Mobile Virtual Network Operator (“MVNO”) named Personal Group Mobile (“PG Mobile”), which provides smartphones and airtime on a salary sacrifice basis is no longer viable in the current market and so the decision has been taken to run down this activity by the end of 2016. Though this is disappointing the Group feels it is important to act quickly in these situations which I believe we have done.

We remain optimistic about the Group's future prospects. ”

- ENDS -

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Notes to Editors

With over 30 years' experience, Personal Group Holdings Plc (AIM: PGH) is a leading provider of employee services, benefits and employee related insurance products, covering an employee base of over two million across the UK.

Personal Group has a unique approach to delivering employee engagement, by combining technology with its face-to-face method of communicating with employees. This approach assists clients with the attraction, retention and motivation of their employees. Included in this approach is the delivery of a range of insurance products and services including hospital and convalescence plans, death benefit and income protection, in addition to lifestyle benefits including High Street savings and discounts, retail offers, travel and holiday promotions and health and wellbeing services.

Hapi, Personal Group's leading edge Employee Services platform allows clients to build bespoke engagement, benefit and communications programmes, which are made available to employees through both websites and mobile apps. This platform allows for a broader range of services, including holiday booking, electronic



payslips, reward and recognition and Employee Assistance programmes to be accessed by employees in a simple and effective interface.

The Group also supplies clients with home technology and smartphone handsets via salary reduction schemes, offering the latest computers, laptops, tablets, smartphones and other home technology products through Lets Connect.

Personal Group has a strong client base across a wide range of sectors, with particular expertise in transport, logistics, domiciliary care, motor, retail, food production and manufacturing. Over 520 clients, including Network Rail, DHL, JCT600, Four Seasons, Two Sisters and Stagecoach, work with Personal Group in delivering effective benefits, engagement and communications programmes.

For further information, go to www.personalgroup.com.

Chairman's Statement

Summary

Personal Group has demonstrated robust and innovative responses to the challenges and opportunities in 2016. In our core markets, the Group continued to perform well in the first half of 2016 with revenue up 10% on the equivalent period in 2015 and record new business generation. EBITDA, excluding PG Mobile, decreased by 17% which reflects the increased investment we have made in the wider business; highlights include an overdue Group rebrand and significant additions to our infrastructure and people in the core business to develop a new Sage employee benefits platform. It is expected that the Sage product, for a new market to Personal Group, will be launched before the end of this year.

It should be noted that shortly after the half year, we concluded that the PG Mobile business should cease active trading and fully wind down by the end of 2016. Also in February, we announced the changing customer relationship with Royal Mail Group (RMG) as our insurance relationship changes and the Lets Connect opportunity develops. Both of these will feature in our full-year results.

Financial Performance

Total Group revenue for the six months ended 30 June 2016 increased by 10% to £21.0m (2015: £19.0m). This reflects a 13% increase in earned premiums net of reinsurance, a full 6 months trading of PG Mobile and increased revenue contribution from Let's Connect.

Annualised new business premiums written during the period from the Group's core employee benefits and insurance activities were once again a half-year record, at £6.3m, 13% ahead of 2015 (£5.6m). This was despite the cessation of new insurance business with RMG from March 2016.

Underlying EBITDA was £3.2m (2015: £4.5m) which represents a 30% reduction on the equivalent period in 2015. The Group's performance excluding the impact of setting up and running PG Mobile, our own MVNO,

was a decrease of 17% due to the impact of increased investment in the infrastructure and rebranding of the Group.

Group Profit before tax was £1.9m (2015: £2.9m). This includes £0.3m of reorganisation costs for PG Mobile incurred in 2016. There were £0.9m of reorganisation and acquisition costs associated with the establishment of PG Mobile in the six months to June 2015.

Total equity at 30 June 2016 was £30.3m (31 December 2015: £31.9m).

Business Review

Our core business continues to operate in a consistent manner, with a steady increase in sales and topline performance. The business continues to improve its core profitability but this has been masked, in the six-month period under review, by significant expenditure in rebranding and infrastructure to prepare the Group for the expected increase in business following the launch of the Sage platform.

Our core products continue to be attractive to employers, evidenced by the high proportion of sales in the first half from entirely new host company clients: more than 21.5% of total new sales were to employees of companies which were new to the Group.

Our like-for-like sales in Lets Connect were up 14% on the equivalent period last year. The turnover of Lets Connect is, as always, very strongly weighted to the fourth quarter of the year.

The establishment of PG Mobile was intended to develop further our strategy by broadening the Group's offering to include additional mobile airtime products. It has become apparent during the first half of 2016

that the potential market has changed and is no longer receptive to the product offering of PG Mobile. Consequently, we decided on 7th July 2016 to close the PG Mobile business by the end of 2016.

The hapi platform, which was completed in 2015, continues to be rolled out to our existing customer base to very positive reviews. This has led to increased product penetration into our existing clients. Moreover, this technology is at the heart of the proposed Sage employee benefits platform which is being built for the extensive SME market. This is a market that our current distribution model does not, in the first instance, suit and both Sage and we are confident that the proposition will prove popular with SME's when the product is launched.

We have seen Insurance Premium Tax ("IPT") increase twice in the last year, from 6% to 9.5% in November 2015 and, following the budget this year, a further increase to 10% effective in October 2016. Our premium collection method through payroll deduction makes it difficult to adjust premiums retrospectively and so to date we have adjusted our pricing for new insurance business only.

HMRC recently launched a consultation on Salary Sacrifice and associated Benefits in Kind (BIKs) which proposes to limit the range of BIKs that will attract Income Tax and NIC advantages. We welcome this consultation which seeks to clarify the currently ad hoc treatment of such arrangements. However, the uncertainty caused by the consultation, at one of the busiest times for our Lets Connect business, may impact our full year results. The possible effect for our clients is that they could lose any employer National Insurance savings and their employees lose any income tax savings, they currently experience; the schemes would remain efficient for employee National Insurance savings. Whatever the outcome of the consultation, which is due to be announced at the end of November, we are confident our Lets Connect offering remains attractive to employees, not just for tax savings, but also for access it provides to credit, credit costs and our comprehensive insurance cover.

Dividends

The first two dividends of 2016, each of 5.5p per share, were paid in March and June, with the third dividend of the same amount being paid on 23rd September 2016. The Directors expect that the fourth and final

dividend for 2016 of the same amount will be paid in December. This would give a total for the year of 22.0p per share (2015: 20.9p per share), an increase of 5%.

The Board

As announced earlier in the year, Chris Curling retired from his Non-executive position as Chairman of the Board in May 2016 and I took over as Chairman. The Board is pleased to welcome Bob Head as a new Non-Executive director. Bob has a wide experience in financial services including knowledge of their digital delivery. He has also worked as an advisor to the tax authorities in South Africa. All-in-all a very useful addition to the Board.

Outlook

The Group's core business continues to perform strongly and grow steadily. We are relentless in seeking to improve the business we have and to seek out new opportunities.

The year on year expansion of Lets Connect and the forthcoming partnership with Sage reflect the Group's intention to widen the range of our employee benefits offering and to make available to a wider base of host company clients, products and services which complement our core insurance products. The PG Mobile initiative was not successful and the board took speedy action when that became apparent. Nevertheless, we continue to look for other opportunities, including acquisitions if appropriate.

We have a much broader and stronger foundation on which to deliver profitable business and to withstand challenges thrown our way. We remain confident about the value which this strategy will continue to generate for the benefit of our shareholders.

M Winlow

Non-Executive Chairman

19 September 2016

Consolidated income statement

	6 months ended 30 June 2016 Unaudited £'000	6 months ended 30 June 2015 Unaudited £'000	12 months ended 31 December 2015 Audited £'000
Note			
Gross premiums written	15,654	13,872	29,463
Outward reinsurance premiums	(138)	(79)	(259)
Change in unearned premiums	1	5	204
Change in reinsurers' share of unearned premiums	(19)	(30)	(38)
Earned premiums net of reinsurance	15,498	13,768	29,370
Other insurance related income	264	1,352	1,778
Non – insurance related income – IT Salary Sacrifice	3,196	2,803	25,460
Non – insurance related income – Mobile	1,165	405	1,524
Other non-insurance related income	749	587	1,243
Investment property	30	33	63
Investment income	61	83	121
Revenue	20,963	19,031	59,559
Claims incurred	(3,739)	(3,440)	(7,451)
Insurance operating expenses	(5,961)	(5,504)	(10,834)
Other insurance related expenses	(819)	(765)	(1,577)
Non – insurance related expenses – IT Salary Sacrifice	(3,616)	(3,060)	(23,142)
Non – insurance related expenses – Mobile	(2,346)	(1,590)	(3,817)
Other non-insurance related expenses	(1,691)	(1,176)	(2,682)
Share based payment expenses	(540)	(291)	(1,289)
Charitable donations	(50)	(50)	(100)
Amortisation of intangible assets	(253)	(285)	(796)
Impairment of non-financial assets	-	-	(986)
Expenses	(19,015)	(16,161)	(52,674)
Results of operating activities	1,948	2,870	6,885
Contingent consideration write - back	-	-	2,684
Release of provision	-	-	825
Share of profit of equity-accounted investee net of tax	(12)	41	55
Profit before tax	1,936	2,911	10,449
Tax	4 (473)	(556)	(1,148)
Profit for the period after tax	1,463	2,355	9,301
Earnings per share as arising from total and continuing operations	Pence	Pence	Pence

Basic	5	4.8	7.8	30.8
Diluted	5	4.5	7.5	28.5

As at 30 June 2016 all operations are considered to be continuing.

Consolidated statement of comprehensive income

	6 months ended 30 June 2016 Unaudited	6 months ended 30 June 2015 Unaudited	12 months ended 31 December 2015 Audited
	£'000	£'000	£'000
Profit for the period	1,463	2,355	9,301
Other comprehensive income			
Available for sale financial assets:			
Valuation changes taken to equity	(81)	31	62
Reclassification of gain on available for sale financial assets on derecognition	19	(5)	(13)
Income tax on unrealised valuation changes taken to equity	8	(6)	(5)
Total comprehensive income for the period	<u>1,409</u>	<u>2,375</u>	<u>9,345</u>

Consolidated balance sheet at 30 June 2016

		At 30 June 2016 Unaudite d	At 30 June 2015 Unaudited	At 31 December 2015 Audited
	Note	£'000	£'000	£'000
ASSETS				
Non-current assets				
Goodwill	10,12	10,575	10,670	10,575
Intangible assets	11,12	1,321	2,691	1,360
Property, plant and equipment	6	5,080	4,696	5,007
Investment property		1,070	1,070	1,070
Equity-accounted investee	9	634	631	646
Financial assets	7	8,139	10,724	9,182
Deferred tax		550	-	781
		<u>27,369</u>	<u>30,482</u>	<u>28,621</u>
Current assets				
Trade and other receivables		9,711	8,149	21,975
Reinsurance assets		307	329	307
Inventories		1,304	289	390
Cash and cash equivalents		7,608	4,330	5,591
		<u>18,930</u>	<u>13,097</u>	<u>28,263</u>
Total assets		<u><u>46,299</u></u>	<u><u>43,579</u></u>	<u><u>56,884</u></u>

Consolidated balance sheet at 30 June 2016

	At 30 June 2016 Unaudited	At 30 June 2015 Unaudited	At 31 December 2015 Audited
	£'000	£'000	£'000
EQUITY			
Equity attributable to equity holders of Personal Group Holdings plc			
Share capital	1,527	1,517	1,518
Capital redemption reserve	24	24	24
Amounts recognised directly into equity relating to non-current assets held for sale	(34)	(4)	20
Other reserve – own shares	(309)	(476)	(386)
Profit and loss reserve	29,070	25,513	30,687
Total equity	<u>30,278</u>	<u>26,574</u>	<u>31,863</u>
LIABILITIES			
Non-current liabilities			
Deferred tax liabilities	-	219	-
Current liabilities			
Provisions	2,190	23	2,190
Trade and other payables	10,589	13,296	19,408
Insurance contract liabilities	3,143	2,918	3,140
Current tax liabilities	99	549	283
	<u>16,021</u>	<u>16,786</u>	<u>25,021</u>
Total liabilities	<u>16,021</u>	<u>17,005</u>	<u>25,021</u>
Total equity and liabilities	<u>46,299</u>	<u>43,579</u>	<u>56,884</u>

Consolidated statement of changes in equity for the six months ended 30 June 2016

	Share capital	Capital redemption reserve	Available for sale financial assets	Other reserve	Profit & loss reserve	Total equity
	£'000	£'000	£'000	£'000	£'000	£'000
Balance as at 1 January 2016	1,518	24	20	(386)	30,687	31,863
Dividends	-	-	-	-	(3,338)	(3,338)
Employee share-based compensation	-	-	-	-	296	296
Proceeds of AESOP* share sales	-	-	-	-	66	66
Cost of AESOP shares sold	-	-	-	95	(95)	-
Cost of AESOP shares purchased	-	-	-	(18)	-	(18)
Nominal value of LTIP** shares issued	9	-	-	-	(9)	-
Transactions with owners	9	-	-	77	(3,080)	(2,994)
Profit for the period	-	-	-	-	1,463	1,463
Other comprehensive income						
Available for sale financial assets:						
Valuation changes taken to equity	-	-	(81)	-	-	(81)
Transfer to income statement	-	-	19	-	-	19
Current tax on unrealised valuation changes taken to equity	-	-	8	-	-	8

	_____	_____	_____	_____	_____	_____
Total comprehensive income for the period			(54)	-	1,463	1,409
	-	-	_____	_____	_____	_____
Balance as at 30 June 2016	1,527	24	(34)	(309)	29,070	30,278
	=====	=====	=====	=====	=====	=====

* All Employee Share Option Plan (AESOP)

** Long Term Incentive Plan (LTIP)

Consolidated statement of changes in equity for the year ended 31 December 2015

	Share capital	Capital redemption reserve	Available for sale financial assets	Other reserve	Profit & loss reserve	Total equity
	£'000	£'000	£'000	£'000	£'000	£'000
Balance as at 1 January 2015	1,516	24	(24)	(548)	26,814	27,782
Dividends	-	-	-	-	(6,325)	(6,325)
Employee share-based compensation	-	-	-	-	988	988
Proceeds of AESOP* share sales	-	-	-	-	195	195
Cost of AESOP shares sold	-	-	-	287	(287)	-
Cost of AESOP shares purchased	-	-	-	(125)	-	(125)
Nominal value of LTIP** shares issued	2	-	-	-	(2)	-
Transactions with owners	2	-	-	162	(5,431)	(5,267)
Profit for the period	-	-	-	-	9,301	9,301
Deferred tax reserve movement	-	-	-	-	3	3
Other comprehensive income						
Available for sale financial assets:						
Valuation changes taken to equity	-	-	62	-	-	62

Transfer to income statement	-	-	(13)	-	-	(13)
Current tax on unrealised valuation changes taken to equity	-	-	(5)	-	-	(5)
Total comprehensive income for the period	-	-	44	-	9,304	9,348
Balance as at 31 December 2015	1,518	24	20	(386)	30,687	31,863

Consolidated statement of changes in equity for the six months ended 30 June 2015

	Share capital	Capital redemption reserve	Available for sale financial assets	Other reserve	Profit & loss reserve	Total equity
	£'000	£'000	£'000	£'000	£'000	£'000
Balance as at 1 January 2015	1,516	24	(24)	(548)	26,080	27,048

Dividends	-	-	-	-	(3,160)	(3,160)
Employee share-based compensation	-	-	-	-	291	291
Proceeds of AESOP* share sales	-	-	-	-	90	90
Cost of AESOP shares sold	-	-	-	142	(142)	-
Cost of AESOP shares purchased	-	-	-	(70)	-	(70)
Nominal value of LTIP shares issued	1	-	-	-	(1)	-
Transactions with owners	1	-	-	72	(2,922)	(2,849)
Profit for the period	-	-	-	-	2,355	2,355
Other comprehensive income						
Available for sale financial assets:						
Valuation changes taken to equity	-	-	31	-	-	31
Transfer to income statement	-	-	(5)	-	-	(5)
Current tax on unrealised valuation changes taken to equity	-	-	(6)	-	-	(6)
Total comprehensive income for the period	-	-	20	-	2,355	2,375
Balance as at 30 June 2015	1,517	24	(4)	(476)	25,513	26,574

Consolidated cash flow statement

	6 months ended 30 June 2016 Unaudited	6 months ended 30 June 2015 Unaudited	12 months ended 31 December 2015 Audited
Net cash from operating activities (see opposite)	4,810	3,745	7,151
Investing activities			
Additions to property, plant and equipment	(412)	(105)	(669)
Additions to intangible assets	(214)	(221)	(318)
Proceeds from disposal of property, plant and equipment	117	3	80
Purchase of financial assets	(35)	(75)	(97)
Proceeds from disposal of financial assets	984	1,002	2,540
Interest received	47	66	92
Dividends received	10	12	24
Net cash from investing activities	497	682	1,652
Acquisition and disposal activities			
Payment to acquire trade and assets of shebang	-	(1,390)	(1,390)
Net cash from acquisition and disposal activities	-	(1,390)	(1,390)
Financing activities			
Purchase of own shares by the AESOP	(18)	(70)	(125)
Proceeds from disposal of own shares by the AESOP	66	90	195
Dividends paid	(3,338)	(3,160)	(6,325)
Net cash used in financing activities	(3,290)	(3,140)	(6,255)
Net change in cash and cash equivalents	2,017	(103)	1,158
Cash and cash equivalents, beginning of period	5,591	4,433	4,433
Cash and cash equivalents, end of period	7,608	4,330	5,591

Consolidated cash flow statement

	6 months ended 30 June 2016 Unaudited	6 months ended 30 June 2015 Unaudited	12 months ended 31 December 2015 Audited
	£'000	£'000	£'000
Operating activities			
Profit after tax	1,463	2,355	9,301
Adjustment for:			
Depreciation	215	165	349
Intangible impairment	-	-	942
Goodwill impairment	-	-	45
Amortisation of intangible assets	253	310	796
Profit on disposal of property, plant and equipment	7	-	(11)
Realised and unrealised net investment losses/(profits)	31	(15)	6
Interest received	(47)	(66)	(92)
Dividends received	(10)	(12)	(24)
Share of (profit) / loss of equity-accounted investee, net of tax	12	(41)	(55)
Share-based payments	296	291	1,289
Taxation expense recognised in income statement	474	556	1,148
Changes in working capital:			
Trade and other receivables	12,264	8,676	(5,078)
Trade and other payables	(8,816)	(7,978)	220
Inventories	(914)	388	288
Taxes paid	(418)	(884)	(1,973)
	—	—	—
Net cash from operating activities	4,810	3,745	7,151
	—	—	—

Notes to the consolidated financial statements

1 General information

The principal activities of Personal Group Holdings Plc ('the Company') and subsidiaries (together 'the Group') include transacting short-term accident and health insurance and providing employee benefits related business in the UK.

The Company is a limited liability company incorporated and domiciled in England. The address of its registered office is John Ormond House, 899 Silbury Boulevard, Milton Keynes MK9 3XL.

The Company is listed on the Alternative Investment Market of the London Stock Exchange.

The condensed consolidated financial statements do not include all of the information required for full annual financial statements, and should be read in conjunction with the consolidated financial statements of the Group as at and for the year ended 31 December 2015.

The financial information for the year ended 31 December 2015 set out in this interim report does not constitute statutory accounts as defined in Section 434 of the Companies Act 2006. The statutory financial statements for the year ended 31 December 2015 have been filed with the Registrar of Companies. The auditor's report on those financial statements was unqualified and did not contain a statement under Section 498 (2) or (3) of the Companies Act 2006.

These interim financial statements are unaudited and have not been reviewed by the auditors under International Standard on Review Engagements (UK and Ireland) 2410.

These consolidated interim financial statements have been approved for issue by the board of directors on 19 September 2016.

2 Accounting policies

These June 2016 interim consolidated financial statements of Personal Group Holdings Plc are for the six months ended 30 June 2016. These interim financial statements have been prepared in accordance with IAS 34 Interim Financial Reporting. They do not include all the information required for a complete set of IFRS financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group's financial position and performance since the last annual consolidated financial statements as at and for the year ended 31 December 2015.

Notes to the consolidated financial statements

These financial statements have been prepared on the basis of the recognition and measurement requirements of those IFRS standards and IFRIC interpretations as adopted by the EU, issued and effective or issued and early adopted in respect of periods beginning on or after 1 January 2014.

The principal accounting policies have remained unchanged from the year ended 31 December 2015.

3 Segment analysis

The Group operates the following four operating segments:

1) Core Insurance

Personal Assurance Plc (PA), a subsidiary within the Group, is a PRA regulated general insurance company and is authorised to transact accident and sickness insurance. It was established in 1984 and has been underwriting business since 1985. In 1997 Personal Group Holdings Plc (PGH) was created and became the ultimate parent undertaking of the Group.

This operating segment derives the majority of its revenue from the underwriting by PA of insurance policies that have been bought by employees of host companies via bespoke benefit programmes.

Up until March 2015 insurance related income represented commission receivable for death benefit policies underwritten by 3rd parties. From March 2015 these policies have been underwritten by the Group's subsidiary Personal Assurance Guernsey Limited (PAGL) and, as such, their income now falls within earned premium.

2) IT Salary Sacrifice

IT salary sacrifice refers to the trade of Lets Connect, a salary sacrifice technology company purchased in 2014.

3) Mobile

Mobile refers to the trade of Personal Group Mobile, a mobile phone salary sacrifice company set up from the trade and assets of shebang Technologies purchased in 2015.

4) Other

The other operating segment consists exclusively of revenue generated by Berkeley Morgan Group (BMG) and its subsidiary undertakings and Personal Management Solutions (PMS).

BMG was acquired by PGH in January 2005 and generates income via financial services and private medical insurance. On 9 February 2016 the Group signed an agreement with AXA PPP healthcare to transfer the PMI business over to them in a phased approach between July 2016 and June 2017. The

group will continue to underwrite policies until each policy's renewal date, from which date AXA PPP healthcare will provide continuous cover.

PMS is an employee benefit company that offers a variety of employee incentive schemes.

Notes to the consolidated financial statements

The revenue and net result generated by each of the Group's operating segments are summarised as follows,

Operating segments	Core Insurance £'000	IT Salary Sacrifice £'000	Mobile £'000	Other £'000	Group £'000
6 months to June 2016					
Revenue					
Earned premiums net of reinsurance	15,498				15,498
Other income:					
Insurance related	(5)	-	-	270	265
Non-insurance related	-	3,196	1,165	749	5,110
Investment property	-	-	-	30	30
Investment income	-	-	-	60	60
Total revenue	15,493	3,196	1,165	1,109	20,963
Net result for year before tax	3,769	(426)	(1,227)	(179)	1,937
PG mobile – Reorganisation costs	-	-	260	-	260
LC – Amortisation of intangibles	-	165	-	-	165
Share based payments	-	-	-	540	540
Depreciation	177	9	19	10	215
Amortisation (other)	82	6	-	-	88
EBITDA	4,028	(246)	(948)	371	3,205
Segment assets	24,370	6,219	1,136	14,573	46,299
Segment liabilities	7,406	6,069	705	1,809	15,989
Depreciation and amortisation	259	180	19	10	471

Operating segments	Core Insurance £'000	IT Salary Sacrifice £'000	Mobile £'000	Other £'000	Group £'000
2015					
Revenue					
Earned premiums net of reinsurance	29,370				29,370
Other income:					
Insurance related	1,135	-	-	643	1,778
Non-insurance related	-	25,460	1,524	1,243	28,227
Investment property	-	-	-	63	63
Investment income	-	-	-	121	121
Total revenue	30,505	25,460	1,524	2,070	59,559
Net result for year before tax	9,098	2,803	(3,648)	2,196	10,449
PG mobile – Reorganisation costs	-	-	856	-	856

Notes to the consolidated financial statements

PG mobile – Acquisition costs	-	-	341	-	341
PG mobile – Intangible amortisation	-	-	369	-	369
PG mobile – Intangible asset write down	-	-	986	-	986
LC – Consideration write-down	-	-	-	(2,684)	(2,684)
LC – Tax provision	-	(825)	-	-	(825)
LC – Amortisation of intangibles	-	330	-	-	330
Share based payments	-	-	-	1,289	1,289
Depreciation	294	16	21	17	348
Amortisation (other)	87	10	-	-	97
EBITDA	9,479	2,334	(1,075)	818	11,556
Segment assets	23,843	17,810	734	14,497	56,884
Segment liabilities	6,447	16,795	563	1,216	25,021
Depreciation and amortisation	383	355	390	17	1,145

Operating segments	Core Insurance £'000	IT Salary Sacrifice £'000	Mobile £'000	Other £'000	Group £'000
6 months to June 2015					
Revenue					
Earned premiums net of reinsurance	13,768				13,768
Other income:					
Insurance related	1,121	-	-	231	1,352
Non-insurance related	-	2,803	405	587	3,795
Investment property	-	-	-	33	33
Investment income	-	-	-	83	83
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total revenue	14,889	2,803	405	934	19,031
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net result for year before tax	4,926	(425)	(1,425)	(165)	2,911
PG mobile – Reorganisation costs	-	-	520	-	520
PG mobile – Acquisition costs	-	-	337	-	337
PG mobile – Intangible amortisation	-	-	120	-	120
LC – Amortisation of intangibles	-	165	-	-	165
Share based payments	-	-	-	328	328
Depreciation	146	9	1	9	165
Amortisation (other)	23	3	-	-	26
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
EBITDA	5,095	(248)	(447)	172	4,572
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Segment assets	24,158	3,066	1,814	14,769	43,807
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Segment liabilities	12,608	2,059	435	2,131	17,233
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation and amortisation	169	177	121	9	476
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Notes to the consolidated financial statements

Income is derived from the UK and Guernsey

4 Taxation

Tax expense is recognised based on the weighted-average annual income tax rate expected for the full financial year multiplied by management's best estimate of the taxable profit of the interim reporting period.

The Group's consolidated effective tax rate in respect of continuing operations for the six months ended 30 June 2016 was 24.3% (six months ended 30 June 2015: 19.4%).

5 Earnings per share and dividends

The weighted average numbers of outstanding shares used for basic and diluted earnings per share are as follows:

	6 months ended 30 June 2016	EPS Pence	6 months ended 30 June 2015	EPS Pence	12 months ended 31 December 2015	EPS Pence
Basic	30,350,608	4.8	30,229,332	7.8	30,200,755	30.8
Diluted	32,790,147	4.5	31,280,284	7.5	32,598,684	28.5

During the first six months of 2016, Personal Group Holdings Plc paid dividends of £3,338,000 to its equity shareholders (six months to 30 June 2015: £3,160,000, twelve months to 31 December 2015: £6,343,000). This represents a payment of 11.00p per share (six months to 30 June 2015: 10.45p, twelve months to 31 December 2015: 20.90p).

In the statement of changes in equity and the cash flow statement dividends are stated net of amounts paid on treasury shares and unallocated shares held by Personal Group Trustees Limited as follows:

Notes to the consolidated financial statements

	6 months ended 30 June 2016	6 months ended 30 June 2015	12 months ended 31 December 2015	6 months ended 30 June 2016	6 months ended 30 June 2015	12 months ended 31 December 2015
	Pence per share			£'000	£'000	£'000
Equity dividends Ordinary shares paid in period						
March	5.500	5.225	5.225	1,670	1,585	1,585
June	5.500	5.225	5.225	1,675	1,585	1,585
September	-	-	5.225	-	-	1,586
December	-	-	5.225	-	-	1,587
				<u>3,345</u>	<u>3,170</u>	<u>6,343</u>
Less: amounts paid on own shares				(7)	(10)	(18)
	<u>11.00</u>	<u>10.45</u>	<u>20.90</u>	<u>3,338</u>	<u>3,160</u>	<u>6,325</u>

6 Property, plant and equipment

For the six months ended 30 June 2016

	Freehold land and properties £'000	Motor vehicles £'000	Computer equipment £'000	Furniture fixtures & fittings £'000	Leasehold improve- ments £'000	Total £'000
Cost						
At 1 January 2016	5,478	243	922	1,250	15	7,908
Additions	-	179	120	112	-	411
Disposals	-	(145)	(5)	(3)	-	(153)
At 30 June 2016	<u>5,478</u>	<u>277</u>	<u>1,037</u>	<u>1,359</u>	<u>15</u>	<u>8,166</u>
Depreciation						
At 1 January 2016	1,410	33	660	786	12	2,901
Provided in the period	47	25	94	48	2	216

Eliminated on disposals	-	(28)	(2)	(1)	-	(31)
At 30 June 2016	<u>1,457</u>	<u>30</u>	<u>752</u>	<u>833</u>	<u>14</u>	<u>3,086</u>
Net book amount at 30 June 2016	<u>4,021</u>	<u>247</u>	<u>285</u>	<u>526</u>	<u>1</u>	<u>5,080</u>
Net book amount at 31 December 2015	<u>4,068</u>	<u>210</u>	<u>262</u>	<u>464</u>	<u>3</u>	<u>5,007</u>

Notes to the consolidated financial statements

7 Financial assets

	At 30 June 2016 Unaudited £'000	At 30 June 2015 Unaudited £'000	At 31 December 2015 Audited £'000
Bank deposits	7,449	9,914	8,421
Investment Bond	100	100	100
Financial assets: Available for sale	590	710	661
	<u>8,139</u>	<u>10,724</u>	<u>9,182</u>

IFRS 13 Fair Value Measurement establishes a fair value hierarchy that categorises into three levels the inputs to valuation techniques used to measure fair value. The fair value hierarchy gives the highest priority to quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1 inputs) and the lowest priority to unobservable inputs (Level 3 inputs)

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities
- Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices)
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable input).

The available for sale financial assets are stated at their bid market price, these are all based on level 1 inputs.

Bank deposits, also held at amortised cost, are due within 6 months.

Trade receivables arising out of direct insurance operations and other receivables are also held at amortised cost and the carrying amount is a reasonable approximation of fair value.

The investment bond subscribed to during 2014 is held in Criticaleye Investments plc and has a fixed three-year initial term. Interest is paid at 8% gross per annum. The bond was acquired late in 2014 and the carrying value is a reasonable approximation of fair value.

Notes to the consolidated financial statements

8 Long Term Incentive Plan (LTIP)

LTIP 1:

During 2012 the company adopted a discretionary Long Term Incentive Plan (LTIP 1) for the benefit of selected Directors and senior employees of Personal Group.

The Plan provided for the grant of awards, entitling participants to the payment of a bonus relating to the percentage increase in the market capitalisation of the company over a specified period. The awards are satisfied in shares or at the discretion of the Remuneration Committee, wholly or partly in cash in accordance with the Plan rules. It is the Remuneration Committee's intention to settle these awards in shares.

A participant is entitled to a payment in respect of their award on each of the second, third, fourth and fifth anniversary of their commencement date in the plan or if there is an exit event such as a sale before the fifth anniversary date. Each participant was awarded a specified percentage of the value increase in the market capitalisation. If there is no increase in market capitalisation at the award dates then no payment is made.

Where the market capitalisation has increased the level of payment will be 10%, 30%, 60% and 100% cumulatively on the second, third, fourth and fifth anniversary respectively of the relevant % entitlement. The number of shares awarded will be determined by dividing the amount of appropriate payment by the market value (as defined by the Plan rules) of the shares on the relevant anniversary date.

As LTIP 1 will start to mature at the end of 2016, in July 2015 a further scheme (LTIP 2) was put in place from 30 July 2015 (see below). In conjunction with the introduction of this scheme LTIP 1 was amended to:

- Include a maximum cap on market capitalisation of £183.7m
- Grant options rather than shares at each vesting date such that the PAYE and NI liabilities will only arise at the date of the exercise of the option.

An amount of £296,000 has been charged to the profit and loss account for this scheme in the six months ended 30 June 2016 (six months ended 30 June 2015: £271,000) based on estimating the future share price of the company over the duration of the plan. Estimates of future share prices have been used for the remaining payments to calculate the expense for each individual under their remaining tranches, taking into account the maximum cap on the payout to all individuals in the

scheme. The corresponding credit is taken to equity. No liabilities were recognised as this is an equity settled share-based payment.

Given that the estimate is highly sensitive to share price movement, the following scenarios have been considered:

- If the share price were to increase at a quicker rate than assumed the charge for the period would have reduced by £33K
- If the share price were to increase at a slower rate than assumed the charge for the period would have increased by £57K

Notes to the consolidated financial statements

LTIP 2:

As with LTIP 1, LTIP 2 is designed to reward Directors and certain other senior employees in a way that aligns the interest of the LTIP participants with the interests of shareholders, as well as with the Group's long term strategic plan. As is the case with LTIP 1, LTIP 2 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.

Under the LTIP2 incentive arrangements 36,000 employee shareholder status shares in Personal Group Limited were awarded during 2015 (ESS Shares). Participants had immediate PAYE and NIC charges on the associated market value of the ESS Shares. A further 4,000 shares are available for allocation.

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.

An amount of £90,000 has been charged to the profit and loss account in the six months ended June 2016 (six months ended June 2015: £nil) for this scheme based on the fair values determined by using a Log-normal Monte-Carlo stochastic model. Significant inputs to the model include the closing share price at grant date, a risk free rate of return of 1.32%, a dividend yield of 4.49% and a share price volatility of 15.78%. 10,000 iterations of the model were run to accurately represent the log-normal nature of returns to equity investments. The corresponding credit is taken to equity. No liabilities were recognised as this is an equity settled share based payment.

In addition to the charges above the related employers national insurance charge has been classified as share based expenses on the face of the profit and loss account.

Notes to the consolidated financial statements

9 Equity-accounted investment

During 2004 the Company entered into a joint venture agreement with Abbeygate Developments Limited to construct a freehold joint office and residential property development on land adjacent to John Ormond House. A joint venture company called Abbeygate Developments (Marlborough Gate 2) Limited was established to construct the property. This company is owned equally by Personal Group Holdings Plc and Abbeygate Developments Limited.

The development was funded by way of a loan from Personal Group Holdings Plc until 2014 when the loan was fully repaid.

The profit and loss account and balance sheet for this joint venture company are as follows:

Profit and loss account	6 months ended 30 June 2016	6 months ended 30 June 2015	12 months ended 31 December 2015
	Unaudited	Unaudited	Audited
	£'000	£'000	£'000
Rent receivable	11	81	134
Profit on disposal of apartments	-	35	35
Administration expenses	(35)	(15)	(31)
	-----	-----	-----
Operating profit	(24)	101	138
	-----	-----	-----
Profit on ordinary activities before taxation	(24)	101	138
Tax on profit on ordinary activities	-	(20)	(28)
	-----	-----	-----
Profit for the financial period retained	(24)	81	110
	=====	=====	=====
Personal Group Holdings share of profit	(12)	41	55

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Notes to the consolidated financial statements

Balance sheet	6 months ended 30 June 2016	6 months ended 30 June 2015	12 months ended 31 December 2015
	Unaudited	Unaudited	Audited
	£'000	£'000	£'000
Current assets			
Inventories	1,126	1,058	1,058
Debtors	314	375	280
Cash at bank and in hand	24	18	-
	—————	—————	—————
	1,464	1,451	1,338
Creditors: amounts falling due within one year			
	(197)	(190)	(47)
	—————	—————	—————
Net current assets	1,267	1,261	1,291
	=====	=====	=====
Capital and reserves			
Called up share capital	-	-	-
Profit and loss account	1,267	1,261	1,291
	—————	—————	—————
Shareholders' funds	1,267	1,261	1,291
	=====	=====	=====
Personal Group Holdings share of net assets			
	634	631	646
	=====	=====	=====

10 Goodwill

For the six months ending 30 June 2016

	BMG	PGM	Let's Connect	Total
	£'000	£'000	£'000	£'000
Cost				
At 1 January 2016	9,433	44	10,575	20,052
Additions in the year	-	-	-	-
At 30 June 2016	9,433	44	10,575	20,052
Amortisation and impairment				
At 1 January 2016	9,433	44	-	9,477
Impairment charge for year	-	-	-	-
At 30 June 2016	9,433	44	-	9,477
Net book value at 30 June 2016	-	-	10,575	10,575
Net book value at 31 December 2015	-	-	10,575	10,575

Notes to the consolidated financial statements
11 Intangible assets

For the six months ending 30 June 2016

	LC Customer Value	PG Mobile Software	PG Mobile Licence agreements	PG Mobile Customer Value	Computer software and website development	To
	£'000	£'000	£'000	£'000	£'000	
Cost						
At 1 January 2016	1,648	506	703	102	470	
Additions in the year	-	-	-	-	214	
At 30 June 2016	<u>1,648</u>	<u>506</u>	<u>703</u>	<u>102</u>	<u>684</u>	
Amortisation and impairment						
At 1 January 2016	605	506	703	102	153	
Amortisation charge for year	165	-	-	-	88	
At 30 June 2016	<u>770</u>	<u>506</u>	<u>703</u>	<u>102</u>	<u>241</u>	
Net book value at 30 June 2016	<u>878</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>443</u>	
Net book value at 31 December 2015	<u>1,043</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>317</u>	

12 Acquisitions of business

Acquisitions in the prior period

On 1 April 2015 Personal Group Mobile Limited (PGM) was incorporated as a new subsidiary within the Group and on 17 April 2015 PGM purchased the trade and certain assets and liabilities of shebang Technology Group Limited (shebang) out of administration for a total consideration of £1.4m. £0.7m was paid to the administrator of shebang and a further £0.7m was paid to Hutchison 3G UK Limited (Three UK) in respect of novation of a Mobile Virtual Network Operator Services agreement

Notes to the consolidated financial statements

Effect of acquisition

The acquisition had the following effect on the Group's assets and liabilities.

	*Recognised Values on Acquisition
	£'000
Net assets acquired:	
Licence agreement (intangible)	703
Software (intangible)	506
Customer value (intangible)	102
Property, plant and equipment	5
Inventories	55
Trade and other receivables	20
Trade and other payables	(96)

Net identifiable assets and liabilities	1,295

Consideration paid	1,390

Goodwill on acquisition	95
	=====

*The recognised values above were determined on a fair value basis.

At 31 December 2015 the intangible assets and goodwill were reviewed for impairment. As the business had not managed to meet the revenue stream targets originally envisaged and given the future uncertainty and relative immaturity of the business, both the goodwill and intangible asset values were fully impaired at 31 December 2015.

On 7 July 2016 the Group announced the intention to close down PG Mobile by the end of 2016. It is anticipated that the Group will incur an additional £1m cost in the current financial year in respect of this.

13 Post Balance Sheet Events

As detailed in note 12, on 7 July 2016 the Group announced the intention to close down PG Mobile by the end of the year. As the decision was made and communicated post period end no provision has been included in these interim statements for this closure.



The company announces the following dates in its financial calendar for the year ending 31 December 2016:

- Preliminary results for the year ending 31 December 2016 - March 2017
- Publication of Report and Accounts for 2016 - March 2017
- AGM - April 2017

Personal Group Holdings Plc

("the Company" or "the Group")

Directors purchase of shares – Dividend Reinvestment Plan

The Company has been today informed by Mike Dugdale, Chief Financial Officer that, following payment of the third dividend for the year ended 31 December 2016, he has purchased, on the 26 September 2016, 530 ordinary shares of 5 pence each at £4.77 per share under the Company's Dividend Reinvestment Plan.

In addition, the dividend received into his ISA shareholding was used to purchase a further 26 ordinary shares of 5 pence each on 27 September 2016 at £4.73 per share. Mike Dugdale's wife also holds an ISA shareholding which received dividends which were used to purchase a further 27 ordinary shares of 5 pence each at £4.73 per share on the same date.

Further to the commitment made by Mike Dugdale in January 2015 in respect of his directly held shares and June 2015 in respect of his ISA shareholding, Mike remains committed to take part in the dividend reinvestment plan in respect of his entire direct and indirect ordinary shares, as set out above.

Following these transactions, Mike Dugdale has an interest in 54,338 ordinary shares of 5p each, including his wife's holding of 3,013 shares, representing in aggregate 0.178% of the issued ordinary share capital of the Company.

Further detail is provided below in accordance with Article 19.3 of the EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Mike Dugdale

2	Reason for the notification	
a)	Position/status	Chief Financial Officer
b)	Initial notification /Amendment	Initial
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	Personal Group Holdings Plc
b)	LEI	N/A
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each ISIN: GB0002760279
b)	Nature of the transaction	Purchase of shares under dividend re-investment plan
c)	Price(s) and volume(s)	

		Price(s)	Volume(s)
		£4.77 per share	530
		£4.73 per share*	26
		*These shares were purchased into his ISA	
d)	Aggregated information		
	- Aggregated volume	556 ordinary shares	
	- Price	Weighted average price per share £4.7681295	
e)	Date of the transaction	26 September 2016	
f)	Place of the transaction	London Stock Exchange	

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Jennie Dugdale
2	Reason for the notification	

a)	Position/status	Person closely associated with Mike Dugdale, Chief Financial Officer
b)	Initial notification /Amendment	Initial
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	Personal Group Holdings Plc
b)	LEI	N/A
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each ISIN: GB0002760279
b)	Nature of the transaction	Purchase of shares under dividend re-investment plan
c)	Price(s) and volume(s)	

		Price(s)	Volume(s)
		£4.73 per share*	27
		*These shares were purchased into her ISA	
d)	Aggregated information - Aggregated volume - Price	N/A – single transaction	
e)	Date of the transaction	26 September 2016	
f)	Place of the transaction	London Stock Exchange	

- ENDS -

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Notes to Editors

With over 30 years' experience 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 has a unique approach to delivering employee engagement, by combining technology with its face-to-face method of communicating with employees. This approach assists clients with the attraction, retention and motivation of their employees. Included in this approach is the delivery of a range of insurance products and services including hospital and convalescence plans, death benefit and income protection, in addition to lifestyle benefits including High Street savings and discounts, retail offers, travel and holiday promotions and health and wellbeing services.

Hapi, Personal Group's leading edge Employee Services platform allows clients to build bespoke engagement, benefit and communications programmes, which are made available to employees through both websites and mobile apps. This platform allows for a broader range of services, including holiday booking, electronic payslips, reward and recognition and Employee Assistance programmes to be accessed by employees in a simple and effective interface.



The Group also supplies clients with home technology and smartphone handsets via salary reduction schemes, offering the latest computers, laptops, tablets, smartphones and other home technology products through Lets Connect.

Personal Group has a strong client base across a wide range of sectors, with particular expertise in transport, logistics, domiciliary care, motor, retail, food production and manufacturing. Over 520 clients, including Network Rail, DHL, JCT600, Four Seasons, Two Sisters and Stagecoach, work with Personal Group in delivering effective benefits, engagement and communications programmes.

For further information, go to www.personal-group.com.

PERSONAL GROUP HOLDINGS PLC

("Personal Group" or the "Company")

MAJOR CONTRACT WIN WITH LARGE EMPLOYER

Personal Group Holdings Plc (AIM: PGH) a leading provider of employee service, benefits and employee related insurance products in the UK, is pleased to announce it has signed a four year agreement between a large employer and Lets Connect for the provision of technology products to its workforce. This allows their employees to select various technology products which they can then pay for via payroll deduction.

The scheme has been in the planning process for the last number of months and will launch on the Company's new technology platform hapi on 1st November this year.

Furthermore, the Company is also pleased to announce that it has reached an agreement with the large employer to continue payroll deductions for its existing insurance business for the duration of the Lets Connect contract.

- ENDS -

Market Abuse Regulation (MAR) Disclosure



Certain information contained in this announcement would have been deemed inside information for the purposes of Article 7 of Regulation (EU) No 596/2014 until the release of this announcement.

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Notes to editors:

With over 30 years' experience, Personal Group Holdings Plc (AIM: PGH) is a leading provider of employee services, benefits and employee related insurance products, covering an employee base of over two million across the UK.



Personal Group has a unique approach to delivering employee engagement, by combining technology with its face-to-face method of communicating with employees. This approach assists clients with the attraction, retention and motivation of their employees. Included in this approach is the delivery of a range of insurance products and services including hospital and convalescence plans, death benefit and income protection, in addition to lifestyle benefits including High Street savings and discounts, retail offers, travel and holiday promotions and health and wellbeing services.

Hapi, Personal Group's leading edge Employee Services platform allows clients to build bespoke engagement, benefit and communications programmes, which are made available to employees through both websites and mobile apps. This platform allows for a broader range of services, including holiday booking, electronic payslips, reward and recognition and Employee Assistance programmes to be accessed by employees in a simple and effective interface.

The Group also supplies clients with home technology and smartphone handsets via salary reduction schemes, offering the latest computers, laptops, tablets, smartphones and other home technology products through Lets Connect.

Personal Group has a strong client base across a wide range of sectors, with particular expertise in transport, logistics, domiciliary care, motor, retail, food production and manufacturing. Over 520 clients, including Network Rail, DHL, JCT600, Four Seasons, Two Sisters and Stagecoach, work with Personal Group in delivering effective benefits, engagement and communications programmes.

For further information, go to www.personalgroup.com

Personal Group Holdings Plc

("the Company" or "the Group")

Dividend Announcement

The Directors of the Company are pleased to announce that the fourth dividend for 2016 of 5.50p per share will be paid on 16 December 2016 to members on the register on 25 November 2016. Shares will be marked ex-dividend on 24 November 2016.

This dividend is the final of the four dividends expected to be announced this year and represents an increase of 5.26% over the equivalent period last year.

- ENDS -

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Notes to Editors

With over 30 years' experience 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. 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.

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.

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.

With over 520 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.

Personal Group Holdings Plc

("the Company" or "the Group")

Appointment of Non-Executive Director

Further to the announcement made on 19 July 2016, the Company is pleased to announce that Bob Head's appointment has now been approved by the Financial Conduct Authority and Bob will commence his role as non-executive director with immediate effect.

- ENDS -

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Notes to editors:

With over 30 years' experience 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. 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.

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.

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.

With over 520 clients the Group has grown considerably and provides engaging and effective benefits packages across a breadth of sectors.

For further information, go to www.personalgroup.com

Personal Group Holdings Plc

("the Company" or "the Group")

**Personal Group signs contract to partner with Sage
for immediate launch of Sage Employee Benefits**

Personal Group Holdings Plc [AIM: PGH] (or "Personal Group" or "the Company") has signed a three year agreement with Sage (UK) Ltd (or "Sage"), a subsidiary of Sage Group Plc [SGE.L], to launch Sage Employee Benefits, a new employee engagement product designed for the SME market. This follows an announcement made by Personal Group on 19th April 2016 reporting the signing of a letter of intent with Sage.

Personal Group is providing Sage, the UK's largest software company, with its proprietary technology platform Hapi. This Software as a Service (SaaS) platform will operate on a monthly subscription model for Sage's payroll customers with no upfront fee. This is a significant step in the continuing advancement of Personal Group's delivery of leading employee benefit packages and is a significant extension of Hapi.

Launching immediately, Sage Employee Benefits will be sold by Sage initially to its Payroll 50 customers reaching approximately 50% of the private sector employees in the UK. Sage Employee Benefits uniquely integrates the Hapi platform with the Sage Payroll 50 product. This agreement opens up a completely new and incremental channel to market for the Company to target the 15.7million* employees in the SME sector.

The new product provides a range of key advantages to business owners, offering their employees access to savings and discounts across hundreds of retailer locations, salary sacrifice options, insurance protection, a hospital cash plan and health and wellbeing support. This employer paid product is a distillation of the tried and trusted programs which Personal Group successfully provides to some of the largest employers in the UK. The Board believes



that this sector has, up until now, been unable to access advanced employee benefits packages of a breadth and quality provided by many of the UK's largest employers.

Because it's based on the Hapi platform, Sage Employee Benefits is fully optimised for the delivery of useful applications, enabling employees to access and manage the suite of benefits directly from their smartphones.

Mark Scanlon, Chief Executive of Personal Group, said: "The launch of Sage Employee Benefits is a landmark achievement for Personal Group. It provides SMEs with the opportunity to offer employee benefits of a breadth and quality previously the preserve of large organisations.

"Personal Group's significant investment over recent years in Hapi is what makes Sage Employee Benefits possible. This fully enabled SaaS product has no upfront fee for employers just a simple monthly subscription.

"Personal Group is a leading player within the employee benefits industry and partnering with Sage takes this expertise to a new market. With access to the SME market, initially through this agreement, our private sector market opportunity has increased from 10.5 million* to 26.2 million* employees in the UK."

Jacqueline de Rojas, MD Northern Europe at Sage, said, "**We work hard to make life easier for business owners to succeed. Not** only by championing their causes but also by creating an eco system for their employees to engage with and to benefit from.

"The launch of Sage Employee Benefits brings this to life. Benefits that were once the preserve of large organisations are now accessible and affordable for Sage 50 Payroll customers.

"We believe in smart partnerships and are delighted to have brought Sage Employee Benefits to market with Personal Group."

** Source: Office for National Statistics, 2016.*

~ENDS~



Market Abuse Regulation (MAR) Disclosure

Certain information contained in this announcement would have been deemed inside information for the purposes of Article 7 of Regulation (EU) No 596/2014 until the release of this announcement.

Personal Group Holdings Plc

Mark Scanlon, Chief Executive

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Mike Dugdale, Chief Financial Officer

Cenkos Securities Plc

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Notes to editors:

With over 30 years' experience 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. 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.

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.

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With over 520 clients the Group has grown considerably and provides engaging and effective benefits packages across a breadth of sectors.

For further information, please see www.personalgroup.com



PRESS RELEASE – SAGE EMPLOYEE BENEFITS

Sage partners with Personal Group to transform SME productivity

New benefits app platform – a key driver for happier, more productive employees – accessible to UK SMEs for the first time

Sage, the market leader for integrated accounting, payroll and payment systems, is partnering with Personal Group Holdings Plc (AIM: PGH) a leading provider of employee services, benefits and employee related insurance products in the UK, to launch a new employee engagement product designed for the SME market.

Sage Employee Benefits is a first-of-its-kind product to be integrated from today into Sage's product portfolio, and is positioned to directly serve the nearly 16 million people who are employed in Small and Medium Sized Enterprises (SMEs) in the UK. One in three people in the UK are paid using Sage Payroll, and 50% businesses in the private sector use sage payroll to pay their employees.

Sage Employee Benefits offers a range of key advantages to business owners, offering their employees unrivalled access to savings and discounts across hundreds of retailers, salary sacrifice options, insurance and protection, a hospital cash plan and health and wellbeing support. Based on Personal Group's own proprietary platform named Hapi, the Sage Employee Benefits platform is optimised for App delivery, which means that employees can access and manage their benefit services directly from their smartphone.

The impact on UK productivity as a result of launching this service could be significant. The link between a happy workforce and an increase in overall employee engagement and company productivity has been surveyed by the University of Warwick. With happy employees being found to be up to 12% more productive*, and given the large proportion of SMEs in the UK, Sage Employee Benefits could create a significant incremental contribution to UK GDP.



Jacqueline de Rojas, MD Northern Europe at Sage, said: **"We work hard to make life easier for business owners to succeed. Not** only by championing their causes but also by creating an eco system for their employees to engage with and to benefit from.

"The launch of Sage Employee Benefits brings this to life. Benefits that were once the preserve of large organisations are now accessible and affordable for Sage 50 Payroll customers.

"We believe in smart partnerships and are delighted to have brought this to market with Personal Group ."

Dan Docherty, Head of People Products, Sage adds: "Employee wellbeing should never be underestimated. High staff happiness can also result in lower attrition rates and better levels of engagement. So, businesses that invest in offering employee benefits tend to have increased outputs, which in turn can help to lead to better profits.

Mark Scanlon, Chief Executive of Personal Group, comments, "This is a very exciting development for small businesses around the UK, as this new partnership sees our two companies launch Sage Employee Benefits to the SME market. Our functional capability developed over 32 years, coupled with Sage's extensive market presence, is a powerful combination in order to help SMEs make their businesses better."

Ashley Doody, Managing Director of PG SME (a Personal Group Company) adds, "Our products and services drive employee engagement. We know that, in turn, that drives productivity. The reach which Sage has across the UK working population means that for the first time we can affect the business wellbeing of tens of thousands of UK businesses. Technology is the enabler and this entirely new product takes full advantage of that opportunity."

***March 2015 - 'Happiness and Productivity'** by Andrew J Oswald, Eugenio Proto and Daniel Sgroi

~ENDS~

About Personal Group

With over 30 years' experience, Personal Group Holdings Plc (AIM: PGH) is a leading provider of employee services, benefits and employee related insurance products, covering an



employee base of over two million across the UK. Personal Group has a unique approach to delivering employee engagement, by combining technology with its face-to-face method of communicating with employees. This approach assists clients with the attraction, retention and motivation of their employees, delivered through Hapi, Personal Group's leading edge Employee Services platform. The Group also supplies clients with home technology and smartphone handsets via salary reduction schemes, offering the latest computers, laptops, tablets, smartphones and other home technology products through Let's Connect.

Personal Group has a strong client base across a wide range of sectors, with particular expertise in transport, logistics, domiciliary care, motor, retail, food production and manufacturing. Over 520 clients, including Network Rail, DHL, JCT600, Four Seasons, Two Sisters and Stagecoach, work with Personal Group in delivering effective benefits, engagement and communications programmes.

For further information, go to www.personalgroup.com

About Sage

Sage is the market leader for integrated accounting, payroll and payment systems, supporting the ambition of the world's entrepreneurs. Sage began as a small business in the UK 30 years ago and over 13000 colleagues now support millions of entrepreneurs across 23 countries, 2,800 employees in the UK, as they power the global economy. We reinvent and simplify business accounting through brilliant technology, working with a thriving community of entrepreneurs, business owners, tradespeople, accountants, partners and developers. And as a FTSE 100 business, we are active in supporting our local communities and invest in making a real difference through the philanthropy of the Sage Foundation.

Sage – a market leader for integrated accounting, payroll and payment systems, supporting the ambition of the world's entrepreneurs.

www.sage.com



For more information, contact:

Kat Jackson or Ryan Dubras on 0207 927 8100

Katrina.Jackson@limelightpr.co.uk

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[For Sage, please contact: Natalie Falkous 07587175991](#)

Personal Group Holdings Plc

("the Company" or "the Group")

Directors purchase of shares – Dividend Reinvestment Plan

The Company has been today informed by Mike Dugdale, Chief Financial Officer, that his wife has purchased, on the 21 November 2016, 3,476 ordinary shares of 5 pence each at £4.376 into her personal ISA.

Following these transactions, Mike Dugdale has an interest in 57,814 ordinary shares of 5p each, including his wife's holding of 6,489 shares, representing in aggregate 0.189% of the issued ordinary share capital of the Company.

Further detail is provided below in accordance with Article 19.3 of the EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Mike Dugdale / Jennifer Millward-Dugdale
2	Reason for the notification	
a)	Position/status	Mike Dugdale (Chief Financial Officer) Jennifer Millward-Dugdale (person closely associated with Mike Dugdale)
b)	Initial notification /Amendment	Initial

3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor					
a)	Name	Personal Group Holdings Plc				
b)	LEI	N/A				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each ISIN: GB0002760279				
b)	Nature of the transaction	Purchase of ordinary shares by Jennifer Millward-Dugdale into her personal ISA				
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>£4.376 per share</td> <td>3,476</td> </tr> </tbody> </table>	Price(s)	Volume(s)	£4.376 per share	3,476
Price(s)	Volume(s)					
£4.376 per share	3,476					
d)	Aggregated information - Aggregated volume	 N/A – single transaction				

	- Price	
e)	Date of the transaction	21 November 2016
f)	Place of the transaction	London Stock Exchange

- ENDS -

For more information please contact:

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Mark Scanlon / Mike Dugdale

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Notes to Editors

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Personal Group has a unique approach to delivering employee engagement, by combining technology with its face-to-face method of communicating with employees. This approach assists clients with the attraction, retention and motivation of their employees. Included in this approach is the delivery of a range of insurance products and services including hospital and convalescence plans, death benefit and income protection, in addition to lifestyle benefits including High Street savings and discounts, retail offers, travel and holiday promotions and health and wellbeing services.

Hapi, Personal Group's leading edge Employee Services platform allows clients to build bespoke engagement, benefit and communications programmes, which are made available to employees through both websites and mobile apps. This platform allows for a broader range of services, including holiday booking, electronic payslips, reward and recognition and Employee Assistance programmes to be accessed by employees in a simple and effective interface.

The Group also supplies clients with home technology and smartphone handsets via salary reduction schemes, offering the latest computers, laptops, tablets, smartphones and other home technology products through Lets Connect.

Personal Group has a strong client base across a wide range of sectors, with particular expertise in transport, logistics, domiciliary care, motor, retail, food production and manufacturing. Over 520 clients, including Network Rail, DHL, JCT600, Four Seasons, Two Sisters and Stagecoach, work with Personal Group in delivering effective benefits, engagement and communications programmes.

For further information, go to www.personal-group.com.

Press Release

24 November 2016

Personal Group Holdings Plc

("the Company" or "the Group")

Response to Autumn Statement

Personal Group Holdings Plc [AIM: PGH] (or "Personal Group" or "the Company") notes the comments made in the Autumn Statement around future changes in salary sacrifice due in April 2017. Further clarification on the how these changes will be implemented will come from the publication of the Finance Bill on 5th December 2016.

The Company remains fully behind its Lets Connect business and does not believe the anticipated changes will impact the overall competitiveness of its Home Technology offering. A recent on-line survey of 4,000 end users of the Lets Connect offering showed that cost was ranked 5th after convenience, absence of credit checks or upfront costs, affordability and trusted provisioning from their employer.

An area of impact will be on mobile phones (given previous tax advantages were removed on home technology a number of years ago) which only makes up approximately 10% of the Lets Connect business. Pleasingly, a transition period has been given for mobile phones through until April 2018 which means that all those currently enjoying the use of a mobile phone or taking delivery of a phone before 5th April 2017 will be unaffected in the transition period.

The core insurance business of the Group continues to perform in line with expectations. Despite a further 2% increase in Insurance Premium Tax due in June next year, the Board remain confident of the longevity of the product given its importance to so many employees around the country.



The Company remains in line with expectations for full year profit and expects to announce its full year results in March 2017.

Mark Scanlon, CEO, commented: "We welcome the clarity that the Autumn Statement brings to our Lets Connect business as it falls in line with the expectations as we understood them from the consultation published in August this year.

"The Group's salary sacrifice offering becomes much simpler and easier to understand as much of the complexity is removed."

For more information please contact:

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Market Abuse Regulation (MAR) Disclosure

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Notes to editors:

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Personal Group Holdings plc

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

PDMR Dealing and Issue of Equity

Personal Group Holdings Plc (AIM: PGH), a leading provider of employee benefits, employee related insurance products and financial services in the UK, announces that Mark Scanlon, Chief Executive Officer, today exercised options over 205,793 ordinary shares in the Company at a price of nil pence per share. These options had been granted under the Company's Long Term Incentive Plan. 102,500 of these ordinary shares were immediately sold at £3.85 per share sufficient to settle his income tax liability in association with the exercise; the remainder were retained.

Following this transaction, Mark Scanlon has an interest of 131,472 ordinary shares, representing 0.427% of the issued ordinary share capital of the Company.

The Company has allotted a total of 205,793 new ordinary shares of 5p each ("New Shares") in connection with the above exercise. Application has been made for the New Shares to be admitted to trading on AIM ("Admission") and it is expected that Admission will take place on 30 November 2016.

Following Admission, the Company will have 30,799,891 ordinary shares in issue admitted to trading on AIM.

The below notification made in accordance with the requirements of the EU Market Abuse Regulation, provides further detail.

Notification and public disclosure of transactions by persons discharging managerial responsibilities and persons closely associated with them.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Mark Scanlon

2	Reason for the notification	
a)	Position/status	Chief Executive Officer
b)	Initial notification /Amendment	Initial notification
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	
a)	Name	Personal Group Holdings Plc
b)	LEI	N/A
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each in Personal Group Holdings plc Identification code for Personal Group Holdings Plc ordinary shares: GB0002760279
b)	Nature of the transaction	Exercise of options granted under the Personal Group Holdings PLC Long Term Incentive Plan and subsequent sale of ordinary shares issued in connection with that exercise
c)	Price(s) and volume(s)	

		<i>Price(s)</i>	<i>Volume(s)</i>
		Nil	205,793 options exercised
		£3.85 each	102,500 ordinary shares sold
d)	Aggregated information - Aggregated volume - Price	N/A	
e)	Date of the transaction	24 November 2016	
f)	Place of the transaction	London Stock Exchange, AIM	

Market Abuse Regulation (MAR) Disclosure

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- ENDS -

**For more information please contact:
Personal Group Holdings Plc**

Mark Scanlon – Chief Executive

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Mike Dugdale – Chief Financial Officer

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For filings with the FCA include the annex

For filings with issuer exclude the annex

TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARES¹

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached: ⁱⁱ	Personal Group Holdings plc	
2 Reason for the notification (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 checked="" type="checkbox"/>	
Other (please specify):	<input type="checkbox"/>	
3. Full name of person(s) subject to the notification obligation: ⁱⁱⁱ	Delta Lloyd N.V. and its Group of Companies	
4. Full name of shareholder(s) (if different from 3.): ^{iv}	Registered Holder: Delta Lloyd L European Participation Fund Sicav 749,411	

	Delta Lloyd Europees Deelnemingen Fonds N.V. 1,402,568
5. Date of the transaction and date on which the threshold is crossed or reached: ^v	30 November 2016
6. Date on which issuer notified:	1 December 2016
7. Threshold(s) that is/are crossed or reached: ^{vi, vii}	7% at combined indirect interest level

8. Notified details:
A: Voting rights attached to shares ^{viii, ix}

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 ^x	
			Direct	Direct ^{xi}	Indirect ^{xii}	Direct	Indirect
Ordinary shares GB0002760279	2,151,979	2,151,979	2,151,979	NIHIL	2,151,979	NIHIL	6.99%

B: Qualifying Financial Instruments
Resulting situation after the triggering transaction

Type of financial instrument	Expiration date ^{xiii}	Exercise/ Conversion Period ^{xiv}	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 ^{xv, xvi}
Resulting situation after the triggering transaction

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



Personal
Group

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Total (A+B+C)	
Number of voting rights	Percentage of voting rights
2,151,979	6.99%

9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable: ^{xxi}

The 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:

10. Name of the proxy holder:	See section 4
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:	<p>Figures are based on a change in the outstanding shares:</p> <p style="text-align: right;">30,594,098 (30 November 2016)</p> <p style="text-align: right;">to</p> <p style="text-align: right;">30,799,891 (1 December 2016)</p>
14. Contact name:	M. Koster, Senior Productmanager
15. Contact telephone number:	+31 20 59 43691

Personal Group Holdings Plc

("the Company" or "the Group")

Directors purchase of shares – Non Exec Director Purchase

The Company has been informed by Ken Rooney, Non-Executive Director, that he has today purchased 3,989 ordinary shares of 5 pence each in the Company at a price of £3.8167 per share into his personal ISA.

Following this transaction, Ken Rooney has an interest in 6,242 ordinary shares of 5p each representing in aggregate 0.02% of the issued ordinary share capital of the Company.

Further detail is provided below in accordance with Article 19.3 of the EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Ken Rooney
2	Reason for the notification	
a)	Position/status	Non-Executive Director
b)	Initial notification /Amendment	Initial
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	

a)	Name	Personal Group Holdings Plc				
b)	LEI	N/A				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each ISIN: GB0002760279				
b)	Nature of the transaction	Purchase of shares using personal ISA				
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>£3.8167 per share</td> <td>3,989</td> </tr> </tbody> </table> <p>*These shares were purchased into his ISA</p>	Price(s)	Volume(s)	£3.8167 per share	3,989
Price(s)	Volume(s)					
£3.8167 per share	3,989					
d)	Aggregated information - Aggregated volume	N/A Single transaction				

	- Price	
e)	Date of the transaction	1 December 2016
f)	Place of the transaction	London Stock Exchange

- ENDS -

For more information please contact:

Personal Group Holdings Plc

Mark Scanlon / Mike Dugdale

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Cenkos Securities Plc

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For further information, go to www.personal-group.com.

For filings with the FCA include the annex

For filings with issuer exclude the annex

TR-1: NOTIFICATION OF MAJOR INTEREST IN SHARESⁱ

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached: ⁱⁱ Personal Group Holdings plc

2 Reason for the notification (please tick the appropriate box or boxes):

An acquisition or disposal of voting rights

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 x

Other (please specify):

3. Full name of person(s) subject to the notification obligation: ⁱⁱⁱ Delta Lloyd N.V. and its Group of Companies

4. Full name of shareholder(s) (if different from 3.):^{iv} Registered Holder:
Delta Lloyd L European Participation Fund Sicav

749,411
Delta Lloyd Europees Deelnemingen Fonds N.V.
1,402,568

5. Date of the transaction and date on which the threshold is crossed or reached: ^v 30 November 2016

6. Date on which issuer notified: 1 December 2016

7. Threshold(s) that is/are crossed or reached: ^{vi, vii} 7% at combined indirect interest level

8. Notified details:

A: Voting rights attached to shares ^{viii, ix}

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 shares	Number of voting rights	% of voting rights x		
Direct	Direct xi	Indirect xii		Direct	Indirect		
Ordinary shares	2,151,979	2,151,979	2,151,979	NIHIL	2,151,979	NIHIL	6.99%

GB0002760279

B: Qualifying Financial Instruments

Resulting situation after the triggering transaction

Type of financial instrument	Expiration date ^{xiii}	Exercise/ Conversion Period ^{xiv}	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

^{xv, xvi}

Resulting situation after the triggering transaction

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

Total (A+B+C)

Number of voting rights

2,151,979

Delta

Percentage of voting rights

6.99%

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

The 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:

10. Name of the proxy holder:

See section 4

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:

Figures are based on a change in the outstanding shares:

30,594,098 (30 November 2016)

to

30,799,891 (1 December 2016)

14. Contact name:

M. Koster, Senior Productmanager

15. Contact telephone number:

+31 20 59 43691

Personal Group Holdings Plc

("the Company" or "the Group")

Directors purchase of shares – Non Exec Director Purchase

The Company has been informed by Ken Rooney, Non-Executive Director, that he has today purchased 5,402 ordinary shares of 5 pence each in the Company at a price of £3.70 per share.

Following this transaction, Ken Rooney has an interest in 11,644 ordinary shares of 5p each representing in aggregate 0.038% of the issued ordinary share capital of the Company.

Further detail is provided below in accordance with Article 19.3 of the EU Market Abuse Regulation.

1	Details of the person discharging managerial responsibilities / person closely associated	
a)	Name	Ken Rooney
2	Reason for the notification	
a)	Position/status	Non-Executive Director
b)	Initial notification /Amendment	Initial
3	Details of the issuer, emission allowance market participant, auction platform, auctioneer or auction monitor	

a)	Name	Personal Group Holdings Plc				
b)	LEI	N/A				
4	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument Identification code	Ordinary shares of 5p each ISIN: GB0002760279				
b)	Nature of the transaction	Purchase of shares				
c)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>£3.70 per share</td> <td>5,402</td> </tr> </tbody> </table>	Price(s)	Volume(s)	£3.70 per share	5,402
Price(s)	Volume(s)					
£3.70 per share	5,402					
d)	Aggregated information - Aggregated volume	N/A Single transaction				

	- Price	
e)	Date of the transaction	5 December 2016
f)	Place of the transaction	London Stock Exchange

- ENDS -

For more information please contact:

Personal Group Holdings Plc

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