

## Our Investor Proposition

**With a strong platform for growth, Personal Group is positioned to realise the benefits of recent investments**

## Why invest in Personal Group?

### Established product & service offer fitting current & future client needs

- 8,000 – owned and third party products & services
- High value owned insurance, technology platform and product sales
- Network of 60 supply lines developed
- Easily accessible via proprietary technology platform
- Offer that fits with current and future client needs

### Developed technology & IP provides platform for growth

- Creating higher value 'employee services' offer to clients
- Supports a flexible and scalable client offer to meet today's market needs
- Creates previously uneconomic market opportunities
- Driving new Software as a Service (SaaS) model and sales opportunities

### Experienced, proven & successful board & management

- Senior team and Board with extensive experience and commercial contacts
- Complementary skill set, combining management, technology, finance and employee benefits
- Well established corporate governance and oversight

### Solid financials underpin growth potential

- Strong balance sheet and no debt
- Consistent recurring and growing revenues from core insurance products
- Highly cash generative, supporting progressive dividend policy
- Prudent cost control