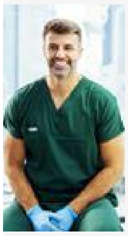
OUR BUSINESS MODEL

WHO WE SERVE



DENTISTS

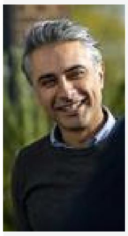
We understand the dental profession and support with both personal and practice related finances from investments through to estate planning. Practice Plan Group, market leaders in providing practice branded dental membership plans, are part of the Wesleyan Group.

TEACHERS

Our expertise and experience, gained from a deep understanding of the education profession, enables us to support with everything from mortgages and investments to retirement planning and making the most of the Teachers' Pension Scheme.

DOCTORS

We have a long heritage of providing financial advice for GPs and Hospital Doctors, from student years through to retirement and beyond. We can help with complex areas of specialist planning, including maximising NHS Pension Scheme benefits, managing investments and estate planning.



INDEPENDENT FINANCIAL ADVISERS (IFAs) AND DIRECT

Wesleyan's smoothed With Profits Growth fund sits on multiple independent wrap platforms, making it easy for IFAs to combine into a client's investment portfolio. The Wesleyan With Profits ISA is also available direct on our website.

OUR STRATEGY

Our strategy defines our ambitious plans to grow our business and make it stronger and more sustainable. We are committed to delivering a market leading customer experience providing added value for members, customers and colleagues.

The core elements of our strategy are:

- To enhance the way we reach new and serve existing customers with our products and specialist financial advice
- To use in-depth customer insights to enhance the products and propositions we offer, including leveraging the strength of our flagship With Profits Fund to a wider customer base
- To enhance our operating model so that it is more efficient, improving the way we serve customers and the sustainability of our business
- To maximise the strengths and opportunities of being a mutual

We are confident that our strategy puts us in a position of strength to serve our customers now and in the future.

LIFELONG PARTNER

We are focused on meeting the financial needs of trusted professionals through specialist financial advice and products at all stages in life, providing choice of how and when customers do business with us.

Read more about **our customers' life stages** below

BRILLIANT TO DO BUSINESS WITH

We are building a sustainable and resilient business so that we can offer an outstanding service in a cost-efficient way for many years to come.

Read more about **operational progress** on pages 14 to 15

MUTUALITY WITH EDGE

As a mutual, our ethos of care is at the heart of everything we do. We work hard to get the best opportunities for customers and run a financially strong business to benefit our members.

Read more about **mutuality** on pages 4 to 5

HERE FOR OUR CUSTOMERS AT EVERY STAGE OF THEIR CAREER AND BEYOND WITH FINANCIAL ADVICE AND SUPPORT

We serve our customers throughout their lives, from their student days, through career milestones to leaving a legacy. We get to know the person behind the professional, asking questions that other advisers don't and help navigate and simplify the complex financial decisions they face.

With our team of Specialist Financial Advisers, we build trusted and enduring partnerships to ensure our customers' financial and family security reflects their achievements and aspirations.

STARTING A CAREER

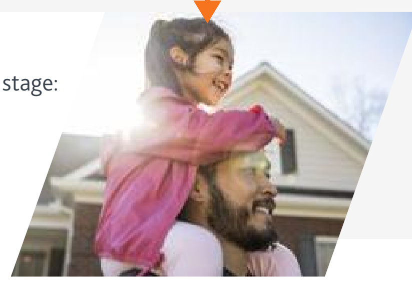
How we may be able to help at this stage:

- "The Next Step" - financial education programme for students
- Savings options
- Thinking about a mortgage in the near future

PUTTING DOWN ROOTS

How we may be able to help at this stage:

- Saving for a deposit
- Mortgage advice
- Saving for the future
- Protecting your income and your home



WHAT WE OFFER

SPECIALIST FINANCIAL ADVICE

SAVINGS AND INVESTMENTS

PENSIONS AND RETIREMENT PLANNING

LIFE ASSURANCE AND PROTECTION

GENERAL AND COMMERCIAL INSURANCE

MORTGAGES AND EQUITY RELEASE

DENTAL MEMBERSHIP PLANS

Visit our website at www.wesleyan.co.uk to see more about our range of products and services.

SUSTAINABILITY AT WESLEYAN

We are committed to acting in a sustainable and responsible way in all our business operations, reflecting our commitment to doing the right thing for our members, customers, colleagues and communities.

Environmental, Social and Governance (ESG) principles sit at the core of our sustainability strategy, which guides our approach to investing our customers' money, the good causes we support and how we deliver a more sustainable and enduring infrastructure and product offering.

The strategy is designed to ensure we meet our internal sustainability goals and links into the United Nations Sustainable Development Goals (UN SDGs).

To support the delivery of our goals we have an internal framework in place, designed to focus our employees' efforts in three key areas most relevant to our business.

BUSINESS IMPACT

We ensure that our own business practices are sustainable, including committing to being carbon neutral by the end of 2050.

Read more on pages 30 to 31

COMMUNITY AND CITIZENSHIP

We strive to make a difference for our members, our colleagues, and the communities we all live and work within through our day-to-day activities, volunteering and our charitable Foundation.

Read more on pages 32 to 33

SUSTAINABLE INVESTING

At Wesleyan we manage £7.6bn of our customers' money. We all care about what our money's doing, not just how it's doing.

Read more on pages 28 to 29

STARTING AND GROWING A BUSINESS

How we may be able to help at this stage:

- Commercial protection and insurance options
- Dental Membership Plans
- Patient Finance

RETIREMENT AND LATER LIFE

How we may be able to help at this stage:

- Retirement range including Flexible Access Drawdown and Annuities
- Inheritance Tax Planning/Capital Gains Tax Planning
- Equity Release

BUILDING A SECURE FUTURE

How we may be able to help at this stage:

- Savings and investments products to help make money work harder, whether saving for a rainy day or an early retirement
- Buy-to-Let Mortgage advice and Landlord Insurance
- Retirement planning advice backed by specialist knowledge of occupational pension schemes
- Retirement options including Pension, Flexible Access Drawdown and Annuities