

A decorative graphic on the left side of the page, consisting of several overlapping, rounded, teardrop-like shapes in two shades of blue (a darker navy blue and a lighter sky blue) separated by white space, creating a stylized, abstract pattern.

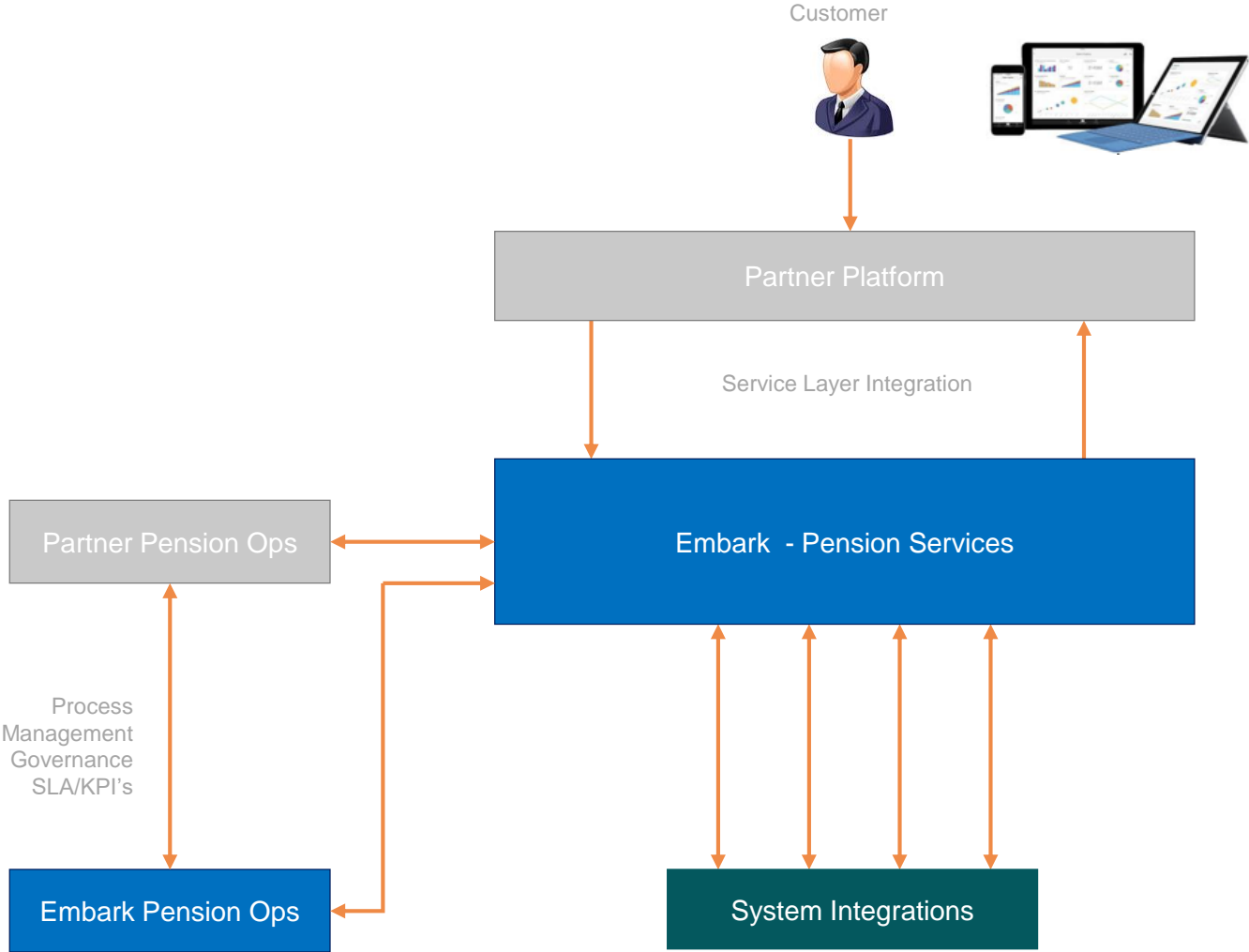
Embark Group Pension Services

Introduction

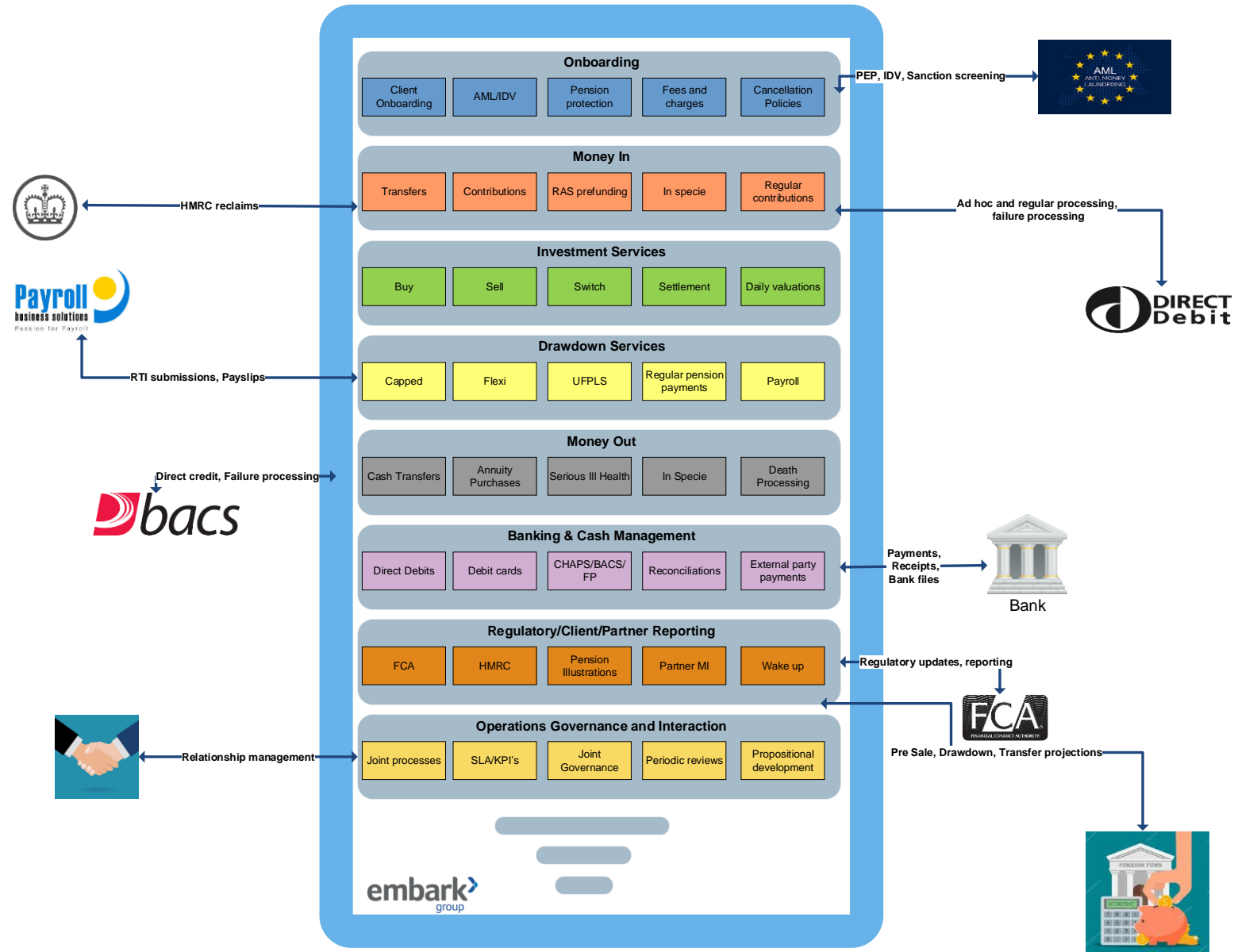


- Embark Group is a fast growing, diversified, financial services business and the largest independent provider of retirement solutions in the UK
- We operate in both the advised and institutional areas of the retirement market through our leading range of pension, wrap platform, research and consultancy services
- Embark also powers some of the UKs leading retail finance businesses providing a unique combination of deep pension technical expertise and leading technology integration.

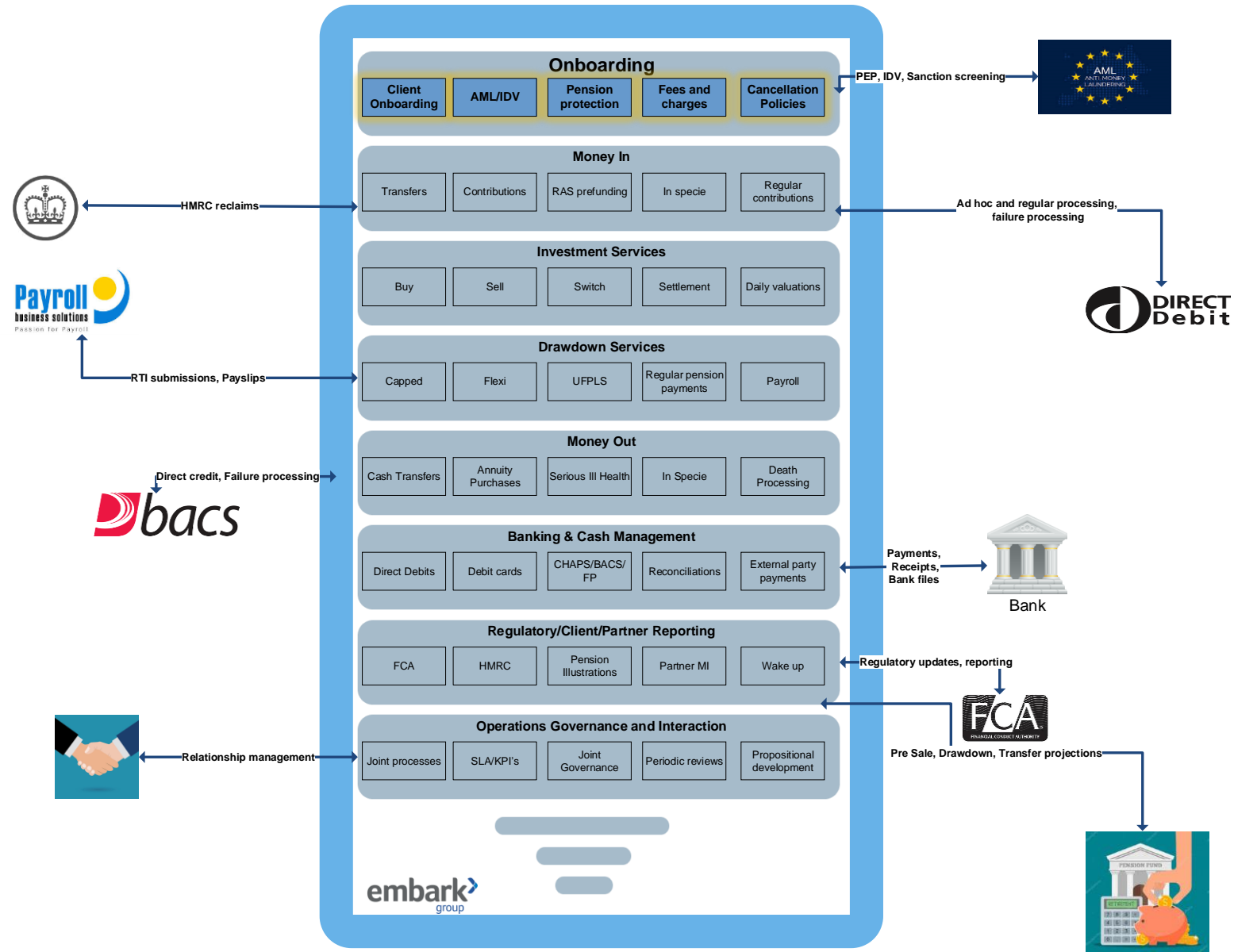
Pension Servicing Model



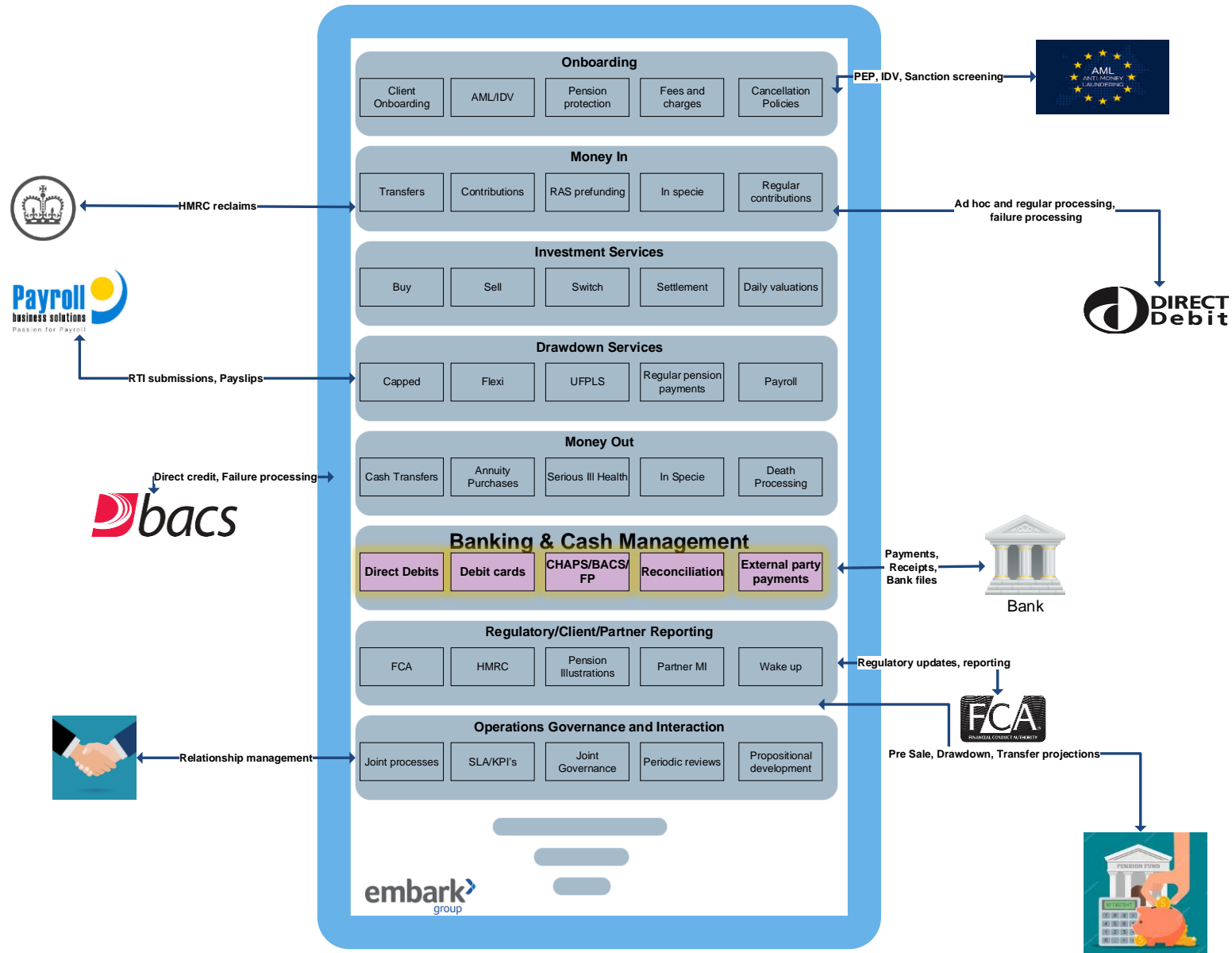
Pension Servicing



Pension Servicing



Pension Servicing



Pension Servicing

