

This is US

A BRIEF
INTRODUCTION TO
THE CULTURE AND
BACKGROUND OF
TWENTY7TEC



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Welcome from the CEO

Welcome to Twenty7tec and the surprisingly exciting world of financial services technology.



Our focus as a business is simple - to transform financial advice through technology. We do this by partnering with businesses of all size who share our ambition to simplify, streamline and digitise financial services. We are resolute in the belief that the very best advice is delivered effectively by a combination of both people, and technology.

This document will tell you more about our people, our products, our culture and values, and how we strive to make Twenty7tec an exciting and enjoyable place to work.

James

A handwritten signature in black ink that reads "James L. Tucker". The signature is written in a cursive style with a horizontal line underneath the name.

About Twenty7tec

From a market leader in the provision of technology to mortgage advisers and lenders to a growing presence across both wealth and protection advice, Twenty7tec is one of the leading B2B fintech businesses in the UK.

We believe that great technology is easy to learn and even easier to use.

We partner with over 17,000 advisers across wealth, mortgages and protection, who use our platform every day to efficiently and profitably deliver outstanding advice to their clients. Our partners are different, and so our technology can be customized to meet both the needs of their business whatever the size, and the needs of their clients, whatever the market.



Our journey



In partnership with Legal and General Home Finance, Twenty7tec added Equity Release products to MortgageSource in 2017, whilst Intermediary user numbers exceeded 6,000 for the first time. Twenty7tec won 5 industry awards including the prestigious Mortgage Strategy Award for Best Technology Provider for the first time.

Twenty7tec launched MortgageApply to the market for the first time, delivering true end-to-end intermediary and lender API-driven system integration for the first time. User numbers for MortgageSource grew to over 8,000, driven by major intermediary Network wins.



User numbers for Mortgage Source started to exceed 12,000, whilst the rollout of MortgageApply to lenders and intermediaries continued apace. Twenty7tec combined all products (Now named SOURCE, APPLY and INSIGHT) into one single platform, known as CloudTwenty7.

Our journey

In 2020 we delivered end-to-end APPLY integrations with Halifax, Nationwide, Barclays, Virgin, and Aldermore, as well as releasing our CAPTURE module, and continuing to expand user numbers of SOURCE.

2020



2021



In 2021 daily user numbers for SOURCE exceeded 15,000 for the first time, whilst further APPLY integrations with the likes of Virgin, Leeds BS, TSB, Skipton and YBS among others were delivered by the team. Our colleague numbers grew to over 50.

This year saw Twenty7tec move into the wealth market with the acquisition of Bluecoat Software, provider of the practice management solution FINPLAN. The business also acquired BrokerSense, a mortgage affordability tool, and Meet Parker, a digital marketing platform.

2022



The Executive Committee



James Tucker
CEO



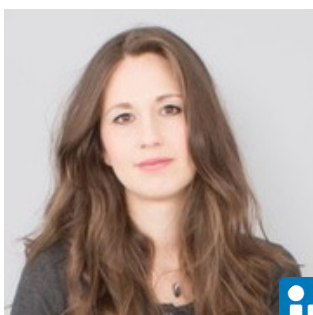
Tom Pearson
Head of People



Josh Skelding
Sales Director



Annabel Norris
Head of Finance



Steph Teague
Dir. of Comms & Marketing



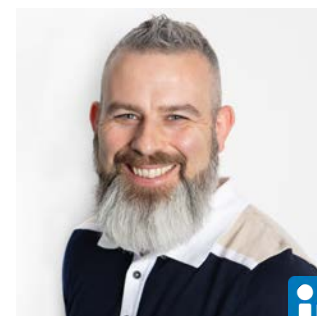
Paul Motley
CTO



Mike Clifford
COO



Dan Clark
Head of BA



Steven McCauley
Head of QA



Chad Prouten
Head of Development



Stuart Kirby
Dir. of Finance & HR



Nathan Reilly
Dir. of Client Relationships



Our Products

Velocity



**FINPLAN
HOME**



**FINPLAN
WEALTH**



APPLY



**FINPLAN
PROTECT**



SOURCE

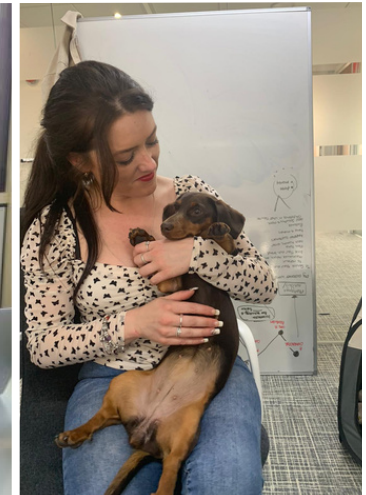
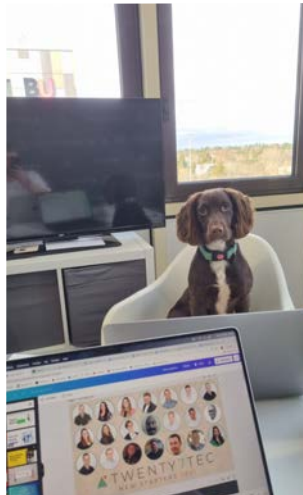


INSIGHT



COMMUNICATE

To find out more about our products head to:
<https://www.twenty7tec.com/our-platform/>





Employee reviews



Read what some of our employees had to say about working for Twenty7tec

Great company to work for made up people that are a massive pleasure to work with across the whole company. Couldn't be happier!

Incredible company! Fantastic people! Fast paced and driven to success!

Great people, Great Company, Great Culture, Great place to work!!

A great place to work, amazing people and a really open and flexible culture.

Absolutely fantastic company, couldn't recommend then more!

Employee benefits

Twenty7tec is committed to providing its colleagues with a range of additional benefits that reflect the company's commitment to taking an active role in well-being and personal happiness.

Some of the benefits available include:

Bonus scheme - Every employee is included in the Twenty7tec bonus scheme on completion of probation. A percentage of your annual salary is available as a bonus to you and is paid annually based on your performance of your objectives. Full details of the bonus scheme are available on BreatheHR.

Cycle to Work Scheme - A Cycle to Work scheme is available to assist employees in purchasing a bike and equipment, tax-free.

Death in service insurance - Our Death in Service insurance policy covers all employees from their first day. It pays out three times your annual salary to your beneficiary(s) in the event of your death whilst an employee of Twenty7tec. Coverage is automatic as soon as you start working for Twenty7tec.

Enhanced Maternity, Paternity, and Adoption Pay - We offer 12 weeks of maternity pay at full pay (instead of the 6 weeks statutory), 2 weeks of paternity pay at full pay (instead of the 1 week statutory), shared parental leave and flexible working.

Generous holiday allowances - Twenty7tec offers competitive holiday allowances based on job bandings. An additional day of holiday is applied for every year of service, up to a maximum of 5 additional days. Additional days are applied automatically at the start of each holiday year.

Pets at work - Colleagues can bring their dogs to work in the office

Employee benefits

Pension - Our workplace pension scheme is provided by The People's Pension. Current contribution percentages are 5% employee/3% employer contributions.

Private medical cover - We've partnered with Vitality to provide private medical cover, ranging from Vitality Essentials up to the full Vitality Healthcare cover. This covers the cost of private medical treatment, GP appointments, mental health support, and more.

Social events - At Twenty7tec, we host many social events throughout the year. From small celebrations of special days to team-based online events, to company-wide parties, there is always an opportunity to relax and get to know your colleagues.

Referral programme - Up to £500 is available as a referral reward if you refer someone to work at Twenty7tec.

Training and development - We commit to supporting the development of our people. We provide access to industry-leading training platforms, as well as provide personal development time for studying topics outside of your job role. See the Learning & Development section for more details.

Twenty7Flex - Twenty7Flex is our flexible working policy, that allows employees to work from home up to 2 days a week. When you are in the office, we ensure that you have a relaxed, modern environment designed to facilitate collaborative working in a professional, comfortable way.

Wagestream - All employees are provided with access to Wagestream, a salary advance service through which you can "stream" a percentage of your pay in advance of payday. Wagestream also provides one-to-one financial coaching and many tools to help better manage your finances, as well as vouchers to save money on everyday essentials.

Employee benefits

Wellbeing - In addition to our Vitality healthcare policy, we have a Wellness Team to provide support and advice on all topics of wellness, as well as a number of fully trained Mental Health First Aiders.

Work anniversary gifts - We recognise all colleague's work anniversaries with a gift depending on the length of service.

Learning & development

A culture of continuous learning – we understand the importance of helping all our colleagues to learn and grow. Developing, and retaining the talented colleagues we have at Twenty7tec is key to our commitment in providing the tools to allow our people to learn, grow, be successful, happy and develop in their careers. We know that the world of business is in constant flux, competition is fierce and the nature of the work we perform changes fast. We want to stay ahead of the curve, here we explain how we are delivering on that commitment to the development of our people.

Mentoring - our mentoring programmes encourages and supports all colleagues to enter a mentoring relationship where they can learn from more experienced internal or external people.

Professional Development - supporting and ensuring our people entirely understand the jobs they do, and how to improve and have the necessary skills to carry out their roles.

15 hours Personal Development time - all colleagues can use up to 15 hours of paid personal development time to study or learn skills that will help to develop them in their careers.

Udemy for Business/LinkedIn Learning - Twenty7tec provide access to online training platforms which allow our learners to learn, anywhere, anytime. With fresh, high-quality content our colleagues can access over 5000 courses and can easily find the topic and instructor that meets their learning needs.

Professional subscriptions - supporting the costs of memberships or subscriptions to a professional body for those roles that it is required.

Diversity & inclusion

We aim to have a culture where colleagues from all backgrounds feel they can bring their full selves to work. For us, Diversity and Inclusion is something we really believe in. We understand that being a diverse and inclusive business is good for our people and our business.

Twenty7tec's Together Champions is a group of volunteer employees that produce a quarterly podcast investigating, discussing and sharing different topics of diversity and inclusion. Designed to educate and inform, the Together Champions are always looking for new volunteers!

Wellbeing - Supporting individuals from all backgrounds is woven through our comprehensive well-being programme, and our Wellness Team is on hand at all times to provide support and advice.

Culture Code - The behaviours that we expect of our colleagues to support our aim of people being able to truly bring their full selves to work are an integral part of our culture code.

Policy and Procedure - We carefully tailor our policies and processes to be inclusive – see our Diversity & Inclusion statement for more information on how we do this.



Charity

Twenty7tec is committed to giving back to the local community in which we work. Throughout the year, we take part in various activities and fundraisers to raise money for charities close to the company.

We welcome all suggestions for fundraising ideas and initiatives and greatly appreciate any support. Twenty7tec are happy to assist with alternative charity events and members of staff who may be undertaking to fundraise for other causes.



WORLD'S BIGGEST
COFFEE
MORNING



Awards

2020

HLPartnership 'Stronger Together'

Best technology service provider

Specialist Finance Introducer Awards

Best use of technology

2021

Mortgage Introducer Awards

Innovator of the Year

Financial Reporter Awards

Best Technology Provider of the Year

HLPartnership Awards

Best Technology Service Provider

Mortgage Introducer Awards

Innovator of the Year

2022

Mortgage Industry Marketing Awards

Best Marketing Fintec - Steph Teague

Mortgage Strategy Awards

Best Technology Provider

HLPartnership Awards

Best Technology Provider

TMA Conference & Awards

Best Technology Provider



