

This is US

A BRIEF
INTRODUCTION TO
THE CULTURE AND
BACKGROUND OF
TWENTY7TEC



 Twenty7tec

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Welcome from the CEO

Dear Colleague,

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. I hope you will feel as excited as I am to be a part of our journey, and I look forward to working with you in the months and years ahead.

With very best wishes,

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 customised to meet both the needs of their business whatever the size, and the needs of their clients, whatever the market.



Our journey



Since the launch of our first mortgage sourcing system, MortgageSource, in September 2014, the number of intermediary users has exceeded 6,000 for the first time. Additionally, Twenty7tec won five industry awards, including the prestigious Mortgage Strategy Award for Best Technology Provider, marking our first win in this category.

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 MortgageSource 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.



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.



Our journey



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



2023

In 2023, Twenty7tec launched significant products including COMMUNICATE, a digital marketing platform, and FINPLAN Home. The year also featured major updates like enhanced AI capabilities in COMMUNICATE and a 20% increase in mortgage applications via APPLY, alongside Knight Frank and Dynamo successfully going live with FINPLAN Home. Our colleague numbers grew to over 100.

We have launched FINPLAN Wealth and successfully delivered integrations with EV for attitude to risk, and with FE's analytics solution and fund feed. We also expanded SOURCE by investing significantly in our affordability sourcing solution and surpassed 16,000 users. Additionally, BGF, one of the largest and most experienced investors in the UK and Ireland, invested £16.5 million in us to further drive our growth and expansion within the UK.

2024



The Operational Board



James Tucker
CEO



Nathan Reilly
Commercial Director



Tom Pearson
Dir. of People



Toni Robinson-Bowring
Dir. of Product and
Delivery



Chad Prouten
Dir. of Engineering



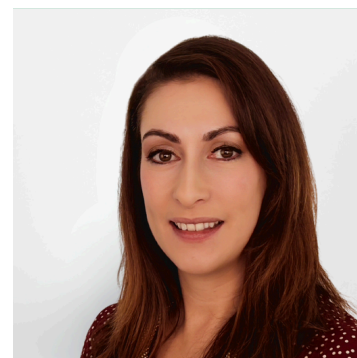
Stuart Kirby
Dir. of Finance



Paul Motley
CTPO



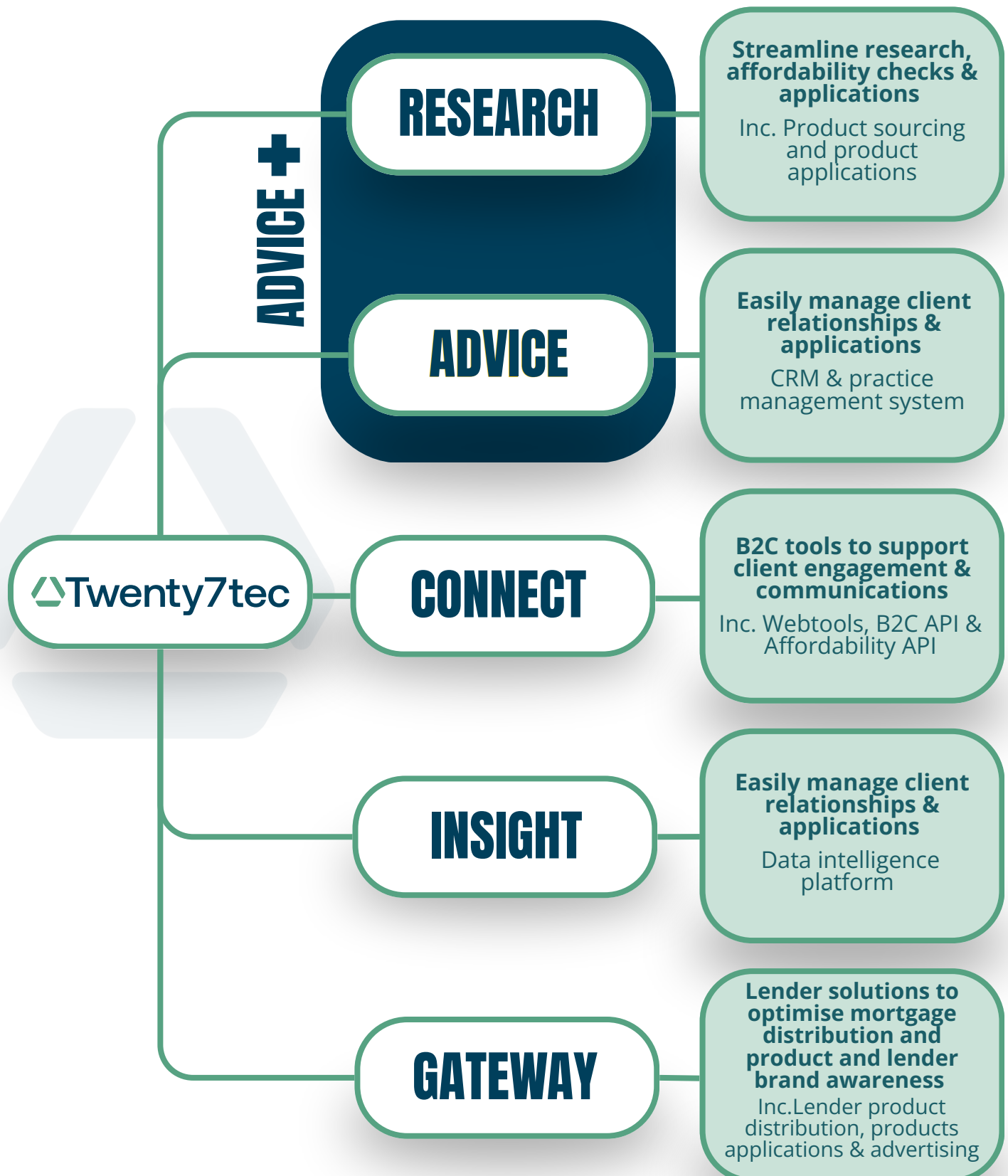
Clive Beattie
CFO



Elaine Howard
Dir. of Marketing and
Communications

Our Packages

One single platform upon which an ADVICE firm can run it's entire business.



Core Values

ACCOUNTABILITY

WE COLLECTIVELY TAKE RESPONSIBILITY

Our success depends on working effectively as a team, and we consider everyone's contribution and input as being valuable in achieving the right result. Once the course of action is decided, we commit ourselves fully in support of it, learning and growing together.

 Twenty7tec

COLLABORATION

WE SHARE EARLY AND OFTEN

We actively seek out the thoughts and opinions of others when analysing our own performance and outputs. We cultivate a personal and collective culture of continuous improvement that drives innovation and strengthens our prospect of success.

 Twenty7tec

 Twenty7tec

Our sustainable mindset enables us to make decisions that are fundamentally right for the future of our business, not just the here and now. We will accept short term disruption to reach our ultimate goals.

LONGEVITY

WE PRIORITISE LONG-TERM SUCCESS

 Twenty7tec

We embrace diverse opinions and encourage open dialogue. By addressing difficulties directly and professionally, we empower everyone to speak up, embodying teamwork and driving innovative solutions to complex problems.

CHALLENGE

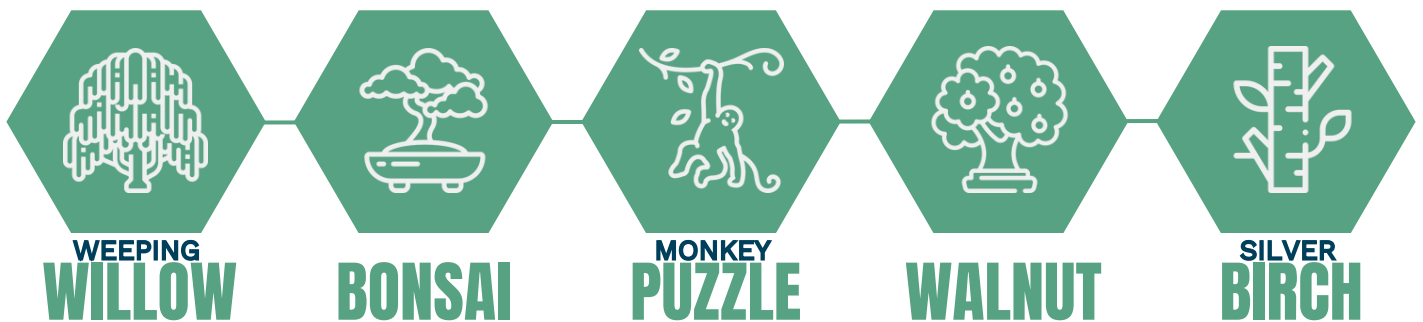
WE QUESTION AND CHALLENGE



Culture overview

Treehouse System

All employees are allocated a Treehouse team, Weeping Willow, Bonsai, Monkey Puzzle, Walnut and Silver Birch. Each team has a yearly Treehouse captain.



Each person and team have the opportunity to collect 'Trees' which are awarded throughout the year for a variety of reasons. These can be awarded for joining events, completing surveys, and generally engaging with the business in a positive way.

Each tree rewarded is a real tree that will be planted through TreeApp, so you'll have the satisfaction of knowing you've contributed to the world.

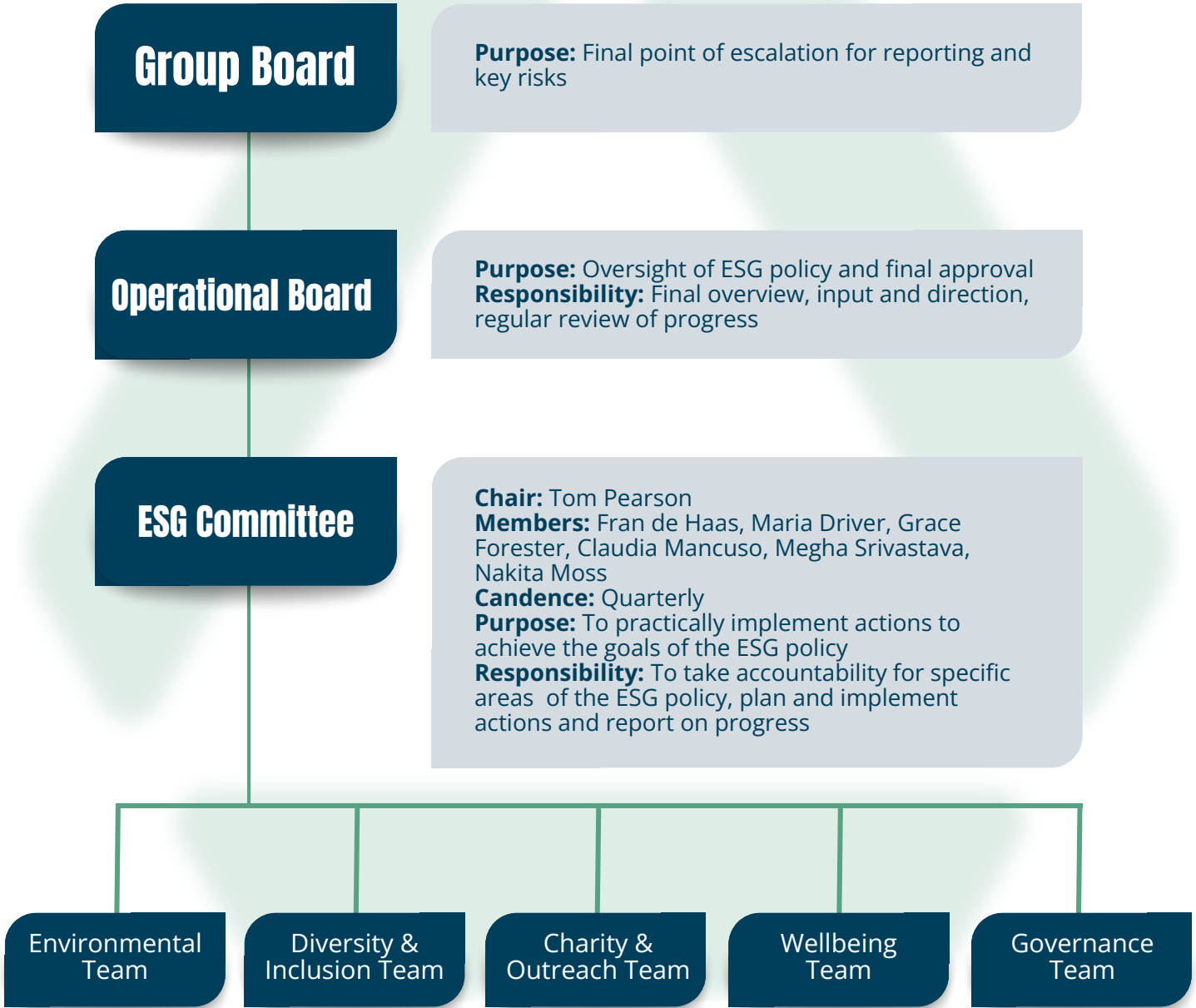
Twenty7tec ESG Committee

The Twenty7tec ESG Committee is responsible for the practical implementation the ESG policy. Our materiality assessment and the consultation with stakeholders, including employees and our customers inform our ESG goals.

We routinely track data and report on our progress to the Group Board on a bi-annual basis, and the third parties as required.

Twenty7tec ESG Policy

Our ESG Policy outlines all of the Environmental, Social and Governance initiatives that are currently in place.



In addition to these, we also have:

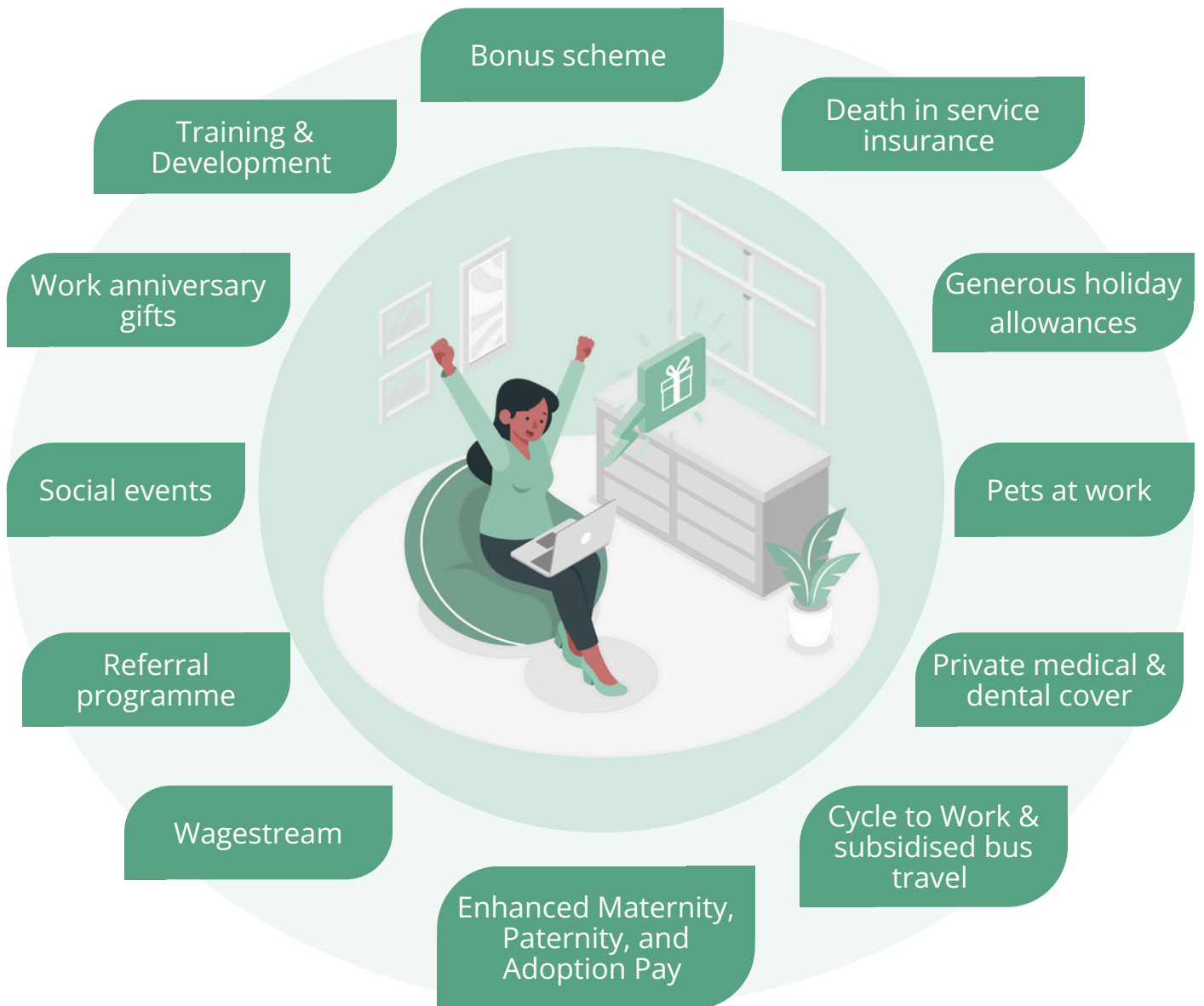
Charity Support - Twenty7tec proudly supports Julia’s House with donations and activities year-round.

Paid Volunteering - Employees receive a paid half-day annually to volunteer for good causes.

Carbon Emissions - We’re committed to reducing carbon emissions while upholding business standards. An annual Carbon Accounting report is available to employees and clients, alongside ongoing reduction initiatives.

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.



In addition to our benefits package, we also provide a workplace pension scheme with automatic enrollment, a flexible hybrid working model, and comprehensive wellness support from our Wellness Team and Mental Health First Aiders.

Wellbeing

Twenty7tec understands that personal wellness either at home or at work is a balance of physical, emotional, intellectual, social, spiritual and environmental wellness. We are committed to building a positive work environment and having a successful wellness program so our employees will have more opportunities to feel good about themselves and their job.

Feeling seen, heard and valued is super important to our people. We ensure that our employees have clear pathways to access support, share ideas, concerns and feedback so that they feel connected to the organisation's goals.

Twenty7tec and YuLife

Twenty7tec partners with YuLife to provide all employees access to YuLife's wellbeing app and insurance policies.

Through engaging with and tracking wellness activities (such as step counting, workouts, and solving puzzles), employees earn YuCoin, which can be spent on rewards. YuCoin can also be spent on charitable and environmental projects, including tree planting, ocean cleaning, and providing meals and clean water to impoverished areas of the world.



Together Champions

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!

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.



Awards

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

2023

Empowering Advice Through Technology
Best In Show - Freddie Savundra

Mortgage Strategy Awards
Best Technology Provider

HLPartnership Awards
Best Technology Provider

TMA Club Awards
Best Technology Provider
Women's Recognition Awards
Rising Star - Nakita Moss

2024

Best Companies 2 Star Award
"Outstanding place to work for"

Mortgage Strategy Awards 2024
Best Technology Provider

