

Annual Sustainability Report 2022



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Introduction

Our purpose as a business is to drive positive change for our people, planet and society - because we want our business to leave a legacy that actually makes a difference. To do this, we want to build a great place to work; champion diversity, inclusion and belonging; contribute to environmental sustainability; and ensure we have high standards of governance. We continue to iterate, evolve, and hold ourselves accountable to making a positive impact on the world around us. It's in this spirit that we are proud to share our 2022 Sustainability Report, which highlights our efforts in investing in climate action, creating equity for our people and communities, and practicing good governance.

We have big goals for 2023 and beyond, and we know that sustainability is a team effort. Thank you to our employees who champion and support our ESG work, our candidates and clients who ask questions and give feedback to make us better, and our Executive Committee, all of whom work tirelessly to build a more sustainable future. Thank you for taking the time to learn more about our journey and we invite you to share any feedback, questions, and suggestions with us along the way.

Dear Reader



I founded Apex Group in 2003 with a mission to provide better service for clients, via tailored solutions delivered by local experts in

their time zone. Now, 20 years on, Apex Group has evolved to become an institutional sized business offering a single-source solution, serviced by over 11,500 employees in more than 80 locations across the globe. What's important is that no matter how big we become, we retain our independence and agility to continually evolve and innovate for our clients.

As we've grown, so too has our responsibility to drive positive change and make an impact on the world around us. We have made great strides in the sustainability space by being the first in our industry to offset our entire lifetime of carbon emissions and launching a range of innovative, market leading ESG and carbon measurement products, while also looking inwardly through launching a Women's Accelerator Program, and introducing a new employee mobility initiative called 'JUMP'.

I'm extremely proud of the progress we've made so far on this journey,

however we do not intend to stand still and continually look for more ways to hold both ourselves, and the industry, accountable for driving positive change. Our opportunity for greater impact is tremendous and we are passionate about using our global platform for good and leaving a legacy we can be proud of.

In the interest of transparency and accountability, we have elected to publicly release this annual Sustainability Report, where we will take an honest look at our business to provide a transparent view of our progress and identify areas of improvement – in the hope of encouraging other private companies to do the same. We believe that change is not simply down to politicians and scientists, we as private companies have a responsibility to do more, and have an influence over both capital flows and the power to be a catalyst for change; it is up to all of us, governments, businesses and individuals of this Planet to make a difference.

Kind regards,

PH1

Peter HughesFounder and CEO

About Apex Group

2003

Founded



11,500+

Employees



Purpose: Our purpose is to drive positive change in the financial services space; across the Environment, Society and with good Governance ("ESG") to support a more sustainable, inclusive, and responsible future for the industry.

Vision: We are motivated by People and Product. We want to provide a single-source solution with a focus on the highest standards of quality, innovative technology, delivered at a fair price point by a team of exceptional People that believe in our values.

Mission: To strive every day to push boundaries to be a better business and inspire others. We listen to our clients and evolve our offering to put People and experience at the heart of our journey. We live our values sharing in business success through rewarding high performers who work with high energy and agility.

Values:

- We Care
- We Promote Respect
- We are Exceptional
- · We Drive Growth

2022 in numbers

51

Graduates of our inaugural Women's Accelerator Program – 300 applicants for the 2023 Program 50%

Women's Accelerator Program participants progressed in their careers in some way 2

Official Sustainability Partnerships: for Cricket West Indies and Olympic gold winning Triathlete Flora Duffy

15

Everest Base Camp trekkers £650,000

Amount raised at the Purpose Beyond Service Charity Gala 143

Nationalities across the Group

80 +

Offices



\$3 trn

Assets Serviced



2022 Timeline: Initiatives Launched

January

- SMART working policy
- Jurisdictional Unique Mobility Program ("JUMP")
- Inaugural Women's Accelerator Program (annual)
- Internal Inclusivity Podcast Series: Everyone Deserves a Voice (annual)
- Sustainability partnership with Cricket West Indies (annual/ongoing)

March

Lifetime carbon emissions offset

April

• Evolutions of employee recognition and rewards platform: Thrive

June

• Internal "Be Brave. Be Bold" campaign

July

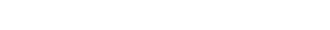
 Sustainable Apex Shop in line with Ethical Marketing Policy

October

- Supported the launch of the Apex Foundation
- Inaugural Purpose Beyond Service Charity Gala
- Completion of trek to Everest Base Camp

December

- · "Bold Book Club"
- Donation to Eden Reforestation Projects (annual)
- · Donation to WaterAid





SECTION 1
Our ESG Offering

Our ESG Offering



"If we want to build a company that is around for generations to come, we need to understand and address our role in

climate change. We've been hard at work exploring our greenhouse gas emissions, business practices, and operations. While we've made great progress, we need to be more ambitious if we want to drive lasting impact...And being ambitious means exploring the full scope of how we can contribute meaningfully to environmental sustainability."

Andy Pitts-Tucker, Global Head of ESG Product

ESG Impact Month

It's our responsibility to support and educate the industry – in 2022 we launched four new products in one month for ESG Impact Month – a product a week to really drive home our message of accountability and innovation when it comes to ESG.

- · Impact Positive Solution
- Climate and Carbon Solutions 1.5c
- EU Taxonomy Solution
- DEI Solution



Impact Month was not only about product launches, we also delivered an aligned messaging campaign (both internally and externally) to drive positive change – through educating our employees on key ESG topics, in addition to hosting our first *Purpose Beyond Service Charity Gala* which raised a massive £650,000 for CAMFED, WaterAid, Tusk Trust and Blue Marine Foundation. More information on the Purpose Beyond Service Gala is available on Page 15 in this report.

Impact Stories: Driving Transformation

Through our suite of ESG products we are helping clients transform their operations for the benefit of people, planet and society. We deliver a pioneering ESG ratings product that manages the independent collection and analysis of over 300 individual data points, across more than 70 sub-categories. Our team of experts then verify the data and advise clients on how to improve their ESG performance to mitigate risks and create value.

Client Testimonial:

"Apex Group's Carbon Footprint
Assessment & Reporting services provide
an efficient and intuitive method of
collecting the necessary information from
our business, allowing us to accurately
monitor, track and enhance our carbon
footprint over time. By engaging Apex
to calculate our carbon footprint, we
can take steps to reduce and offset our
emissions and we hope to set an example
to others in the insurance industry that
with the right tools, this process can be
straightforward and achievable."

CEO, BMS

BMS is a dynamic, independent, global broker established in 1980, delivering specialist insurance, reinsurance and capital markets advisory services.

Our Purpose Beyond Service Charity Gala raised:

£650,000

for









Case study: Global private insurance company

One global private company undertook a fast track ESG accelerator program to ensure they are at the forefront of their industry. The client undertook multiple ESG rating assessments in 2022, fully engaging with our suite of products.

Our work with the client covered all pillars of ESG:

- · Environmental Footprint.
 - The client's environmental footprint going back a decade was assessed and a tangible action plan was put in place for the client to reduce emissions and then offset the residual amount. Offsetting projects included domestic energy projects in Uganda, ecosystem conservation in Cambodia and renewable energy projects in Brazil and China all to driving a better future for the planet and the most vulnerable communities across the world.
- Enhancing employee welfare.
 After our rating service and the subsequent suggestions for improvement, our client is now a market-leader in the health, safety and wellbeing of its employees and contractors.

Preparing for and mitigating risk.
 The client used our gap analysis and recommendations to adjust cybersecurity measures, risk identification procedures and corporate governance processes.

"Thanks to Apex Group's ESG Gap Analysis Reporting, we have significantly surpassed the financial sector benchmark. We are now able to truly understand where we are excelling and what measures we need to put in place to improve; without this valuable data and assessment we wouldn't be able to positively impact our business and our external environment".

Holding Ourselves Accountable: ESG Assessments

It's critical that not only do we talk the talk but we walk the walk. We are acutely aware of the issues around "greenwashing" and "greenhushing" and therefore are committed to undertaking assessments of our own business and holding ourselves accountable for continual improvement. We are committed to:

- Annual Carbon Footprint Assessments
- ESG Health Checks
- Full ESG Assessments for our investors

While we made substantial progress on our ESG impacts in 2022, there still remains huge opportunity for us to continue to decrease our environmental footprint, and improve our Equity, Equality, Diversity and Inclusion ("EEDI") commitments. Which is why we will never stop looking for ways to better our business and further our ESG commitments each year.

To date, we have completed a rigorous, in-depth carbon footprint assessment, aligned with the Greenhouse Gas ("GHG") Protocol and other best practice frameworks, dating back to our foundation in 2003. This Sustainability Report is the first time we have publicly disclosed our results and we are committed to continue this disclosure in future reports.

Our ESG team independently assess our ESG performance using globally accepted frameworks including:

- Carbon Disclosure Project Reporting System ("CDP")
- Global Reporting Initiative ("GRI") Standards
- Modern Slavery Act Statement
- The Sustainability Accounting Standards Board ("SASB")
 Standards
- UN Global Compact Principles
- UN Sustainable Development Goals

Carbon Footprint Assessment

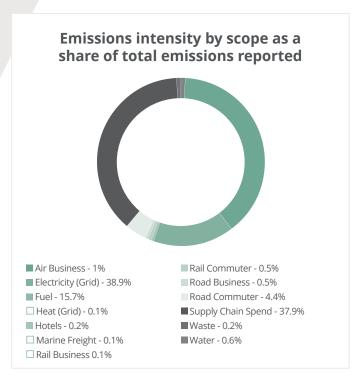
Our environmental assessment has included all of Scope 1, Scope 2, and material Scope 3 emissions – in particular business travel – across our global locations. We have taken the unprecedented step as a financial service provider in also offsetting these lifetime emissions back to 2003 with high quality, certified offsetting projects following a Request for Proposal process with enhanced due diligence that received over 50 applications from carbon offsetting providers. As a result, we are carbon neutral across many of our operations and functions.

In 2023 we will be exploring the potential for funding "GHG" emissions removals as part of our offsetting strategy.

We undertake our Carbon Footprint assessment on a retrospective basis; last year our assessment covered 2021, 5,777 employees and all three scopes of emissions. Our environmental assessment for 2021 is the first year we have included Scope 3 emissions in the calculation and we not only collected data from our suppliers but also asked our employees to provide their commuting data.

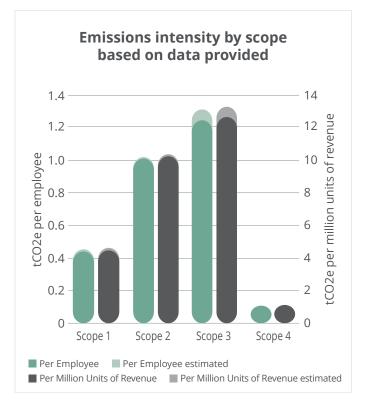
In 2021 our total emissions were 16,681.42 tonnes of CO2, which includes the emissions in our supply chain. The breakdown below indicates the emissions intensity by scope for the Group:

Our emission breakdown by source indicates that electricity and supply chain spend was our largest source of emissions in 2021.



Therefore, where possible we will switch energy providers to renewable sources and for all office moves we will look to relocate to energy efficient, sustainable premises. In 2023, we will also look to provide our employees with initiatives to facilitate more environmentally friendly methods of commuting, for example Cycle to Work schemes, carpooling arrangements and support to buy electric or hybrid cars.

In 2021 we were the first business in the industry to offset our carbon emissions since inception and we are committed to continuing this in future years. We know, however, that offsetting is the last resort and our priority is reducing emissions.



ESG Health Check

We were proud to receive an 'Excellent' overall score for our ESG Health Check, well above the sector benchmark.

Environment: We received a leader score in the Environmental section of the Health Check. While we have best-in-class processes in place, there are areas we can work on to improve our score further. It is recommended that we set more ambitious climate change targets to reduce our carbon footprint in line with a science-based framework, such as the Science Based Targets initiative ("SBTI"). We will also be implementing a Climate Risk Policy and assessing our demand-side market risks and demand-side market opportunities for our ESG products and services.

Social: Our "Excellent" score for the Social section of our ESG Health Check shows that we have well-developed policies, guidelines and initiatives for our employees. To improve the score further we will expand our existing diversity tracking and disclosure processes to account for an exhaustive range of metrics, including underrepresented groups across all levels of the business and also Board gender diversity.

Governance: No immediate material gaps were evident within the Governance section of the ESG Health Check and subsequently we received a score of "Excellent". To reach best-practice level we should set targets for a number of independent directors, board nomination and selection process, board diversity policy or shareholder rights.

Equity, Equality, Diversity and Inclusion



"In order to ensure we are walking the walk on inclusion and belonging, we must strive for equity in everything we do. We create equity when

our employees feel a sense of community and of belonging, when our systems and practices are fair and unbiased, when we ensure equal access and opportunities that meet individual growth needs, and when we give back to our communities."

Vikita Patel, Chief Human Resources Officer

With over 143 nationalities and a nearly a 50/50 split on gender across the Group, we are proud of the diversity of our business. Our people are our greatest asset and through their experiences, different backgrounds, and dedication our business has gone from strength to strength. Our Equity, Equality, Diversity and Inclusion Council is committed to educating our employees, spearheading initiatives that drive conversation and introducing policies that make our business the best it can be.

Our focus is the empowerment of our people and it is important that we look inwardly at our own business.

A Focus On Gender

With Women's Empowerment and Economic Independence being a key strategic focus for our Group, we have taken steps to better the diversity across our business and accelerate progression for women. Although we acknowledge that there are more gender identifications than binary male and female identities, we focused on these categories in 2022 to make improvements and will look to evolve our ability to report on additional gender identifications over the coming months and years.

Although our female/male gender diversity levels mirror that of the financial services industry standard (Deloitte, 2022)¹, we are not satisfied with that and are committed to changing our business for the better through initiatives and policies that promote EEDI. We are considering partnering with diversity technology providers to enhance and enrich our diversity data – by directly asking employees to complete a diversity survey we will be able to understand the full make up of our business to drive better inclusivity and equity for all employees.

The overall percentage of women across our business increased by 2% since 2021, with 45% of our Group being represented by women.

Our offices are also becoming more diverse, with an 8% YoY improvement for offices with 45% or more women (63% of offices now having 45% or more of population represented by women).

22%	Directors are female
20%	Managing Directors are female
25%	Executive Committee are female
50%	Entry level Associates are female

We have a wealth of female talent entering our business, yet we do not have that same split at the top of the business – therefore to promote equity in progression for women across our global company we launched our Women's Accelerator Program in January 2022. We identified Assistant Vice President ("AVP") level as a key area for focus to support progression for females at this level. We are delighted to confirm that 65% of participants in the Program at AVP level, progressed to a more senior corporate title level at the end of the year – contributing to an overall 5% improvement of representation of females at Vice President level by +5% for Vice President Level 1 and +10% at Vice President level 3.

The program is a development initiative designed to drive equity for female progression and diversity at all levels within the Group.

¹ https://www2.deloitte.com/uk/en/insights/industry/financial-services/gender-diversity-in-global-financial-services.html

The Program hosted monthly closed-room roundtables, keynotes with speakers from within and outside the industry, networking and mentoring opportunities, additional training and development courses, plus the opportunity for fast-track career progression. The Women's Accelerator Program is a merit-based initiative and does not guarantee that Program members will be fast-tracked to the next level of their career; it's also not about promoting women over men, it's about providing equity.

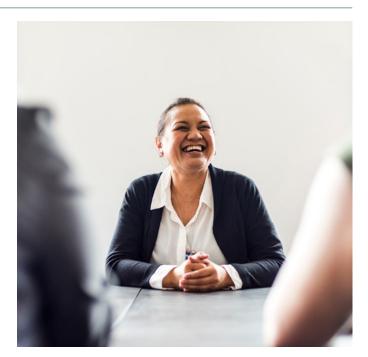
The program has been so popular we have had:



The Face of our Business: Representing Women

We also have targets around the diversity of our media coverage, including a target of 25% of all media coverage to feature women in the business and we are vocal about our stance on gender equality and the environment in the market which ultimately positions us as an ESG leader. To date 13% of media coverage includes ethnically diverse representation and 11% include women. Our media targets are also mirrored with the targets of our representation at industry events.

In 2023 we will be working on building our first Gender Pay Gap analysis framework; as a private company this is not something we are legally bound to disclose however we believe that it is our duty as a business to be transparent, not just to our people but also to the external market. Through this transparency and honesty, we will be holding ourselves accountable and setting an example for our industry peers.



Broadening our Approach to Diversity

Gender based diversity is not our only area of focus; we are committed to improving our understanding of how our people are represented and thrive across different races, sexualities and neuro-diversities.

Through our partnership with Diversio, we will not only be offering our clients the ability to seamlessly collect diversity and inclusion data from their firm and portfolio companies, but we too will take action to gather a complete picture of the diversity of our business. Through this activity we will be able to carry out analysis similar to that carried out prior to the launch of the Women's Accelerator Program, to understand if there are any broken rungs in the business and if there are any gaps in progression for those in minority groups.

We already celebrate diversity in all guises and in 2022 kicked off a Pride campaign to celebrate and embrace the LGBTQ+ community. "Be Brave, Be Bold" leveraged our global platform to elevate the voice of the LGBTQ+ community within Apex Group by sharing stories and experiences with our global network of allies. We also re-launched 'Everyone Deserves a Voice', our internal podcast series where global colleagues shared their perspectives and experiences to celebrate our diverse team.





SECTION 2 **Towards a Sustainable Future**

Towards a Sustainable Future

Making an impact shouldn't be limited to what is in our direct control; it's important to us that we strive for positive change outside of the Financial Services space so that we can truly influence, drive capital to where it's needed the most and raise awareness for important issues that are facing our planet.

Partnerships and Associations

Sport Sustainability Partnerships

We entered into two Sports Sustainability Partnerships in 2022 with Cricket West Indies ("CWI") and Bermudian Olympic triathlete, Flora Duffy. These pioneering partnerships are part of our ongoing work not just to positively influence those in our industry but those outside of our immediate network to lead the charge in securing a better future for all.

Cricket West Indies

In 2021 we entered into an agreement with CWI to carry out an annual Carbon Footprint Assessment to support them in their ultimate goal of becoming carbon neutral, and in leading the way in driving sustainability across cricket as a sport. The assessment process, will enable the CWI team to measure and track their carbon emissions levels and help them implement an action plan to reduce and offset these climate altering outputs.

Building on that relationship, in 2022 we agreed to sponsor three Test matches when CWI took on England at their home grounds. The Apex Test Series took place over three weeks in Antigua and Barbuda, Barbados, and Grenada – three locations with ecosystems that have been affected by climate change and that we all need to help protect. During this Test Series, alongside CWI Legends, we hosted a beach clean-up in partnership with the Barbados Sea Turtle Project.





Flora Duffy: Olympic Gold Winning Triathlete

We also entered into a partnership with Bermudian triathlete, Flora Duffy. Apex Group and Flora both have roots in Bermuda – it is where we were founded - and we have followed Flora's trailblazing career to date closely, watching her become Bermuda's first female Commonwealth gold medallist and the only person to win three triathlon titles in the same year. Flora has long demonstrated her commitment to the Bermudian community and as a responsible global citizen, with her eponymous "The Flora Fund" supporting aspiring young athletes to achieve their potential.

As with CWI, we will conduct a carbon footprint assessment on Flora, gathering data on her Scope 1, 2 and 3 carbon emissions, including travel, over a yearlong period which will be followed by providing advice on how to reduce and responsibly offset residual emissions. In addition, alongside our commitment to Women's Empowerment, Flora will be working with us to promote equal opportunities for women including sharing her insights as part of our Women's Accelerator program.

Our Pro-bono Work

It's important to us that we not only talk about driving positive change, but through our actions, we are able to make a difference and better the societies and environments we operate in. We are providing our single-source solution on a pro-bono basis to Greater Share Education Fund, an innovative, philanthropic investment platform.

We will deliver Corporate Services, Fund Administration, Transfer Agency and Banking Services to Greater Share through the Group and our subsidiaries including EDB, management company FundRock and capital introduction platform, Profilir.

The Greater Share fund-of-funds model will create a multiplier effect on donations, providing eight selected NGOs with long-term unrestricted funding to scale their impact, reach millions more children and reshape education systems.

The education-focused NGOs which have been chosen as beneficiaries of Greater Share Education Fund are:

- aeioTU transforming communities through developing children's potential in innovative and sustainable ways in Latin America.
- CAMFED providing opportunities for women and girls in Sub-Saharan Africa.
- Kaivalya building the motivation and capacity of education system leaders in India.
- KIPP operating a network of high-quality public charter schools in financially under-resourced communities in the US.
- London Early Years Foundation providing access to high quality, affordable early childhood education and care.
- The National Institution for Student Success increasing college attainment while reducing equity gaps in the US.
- Teach for All developing collective leadership to ensure all children can fulfil their potential.
- West London Zone supporting children and young people in the UK to build the relationships and skills to thrive in adulthood.

We also provide pro-bono work for Innovation Africa and donate 90% of our fees back into the American Cancer Society.

Marketing ethically

Our Ethical Marketing Policy improves the accountability of both our business itself and our employees in acting responsibly and ethically when promoting our services. Through mandating ethical procedures aimed at reducing our environmental footprint, in addition to leveraging our global voice to encourage best practices within our clients and the wider financial services industry, we can make a difference.

We have a 'digital first' strategy which means we focus on the promotion of the brand and our services digitally rather than physical print or goods. All content is intended for digital distribution and use in the first instance to avoid physical printing which impacts our carbon footprint through the requirement to use paper or card, electricity to produce the product and

transportation for delivery.

This year we also launched the Apex Shop, an online store that stocks Apex Group branded items. All items are required to meet our ethical marketing standards – including stocking only reusable and/or those made from sustainable materials. Sourcing and production of the items are to be contained within a region to ensure minimal shipping requirements to reduce emissions from international shipping.



"Authenticity in our message is critical. We are not interested in marketing positive messages without taking accountability

for acting on driving positive change ourselves. Our ethical marketing policy is an important way of ensuring that our supply chain and the ways in which we make purchases, are aligned with our purpose as a business and have minimal impact on the environment – in addition to a positive societal effect"

Rosie Guest,

Chief Marketing and Communications Officer

Charitable giving

Giving back to the community is important to us and we want to influence the flow of capital to the areas that need it most. In 2022 we made donations to WaterAid and Eden Reforestation Projects; in partnership with Eden Reforestation Projects, we have now planted 333,333 trees in the mangroves of Madagascar in recognition of employee length of service and new client contracts signed. Through our partnership we have contributed to 11,500 community members employed with fair wages, over a billion trees planted at sites across the world, and over 308kg of CO2 removed from the atmosphere per tree over its growth life.

Our employees across the world also did their part to make contributions to important causes, including disaster relief funds and local children's homes and every office undertakes fundraising activities for local causes. In 2023 we will roll out a global volunteer day for every employee so they have the opportunity to donate their time as well as contributing to raising vital funds for worthwhile causes.



333,333 trees planted

Apex Foundation



During our first ESG Impact Month we were pleased to announce we supported the launch of the Apex Foundation, a not-for profit entity set up to support projects that enable positive change. The entity is totally

separate from the Group infrastructure to ensure independent governance. The Board members are volunteers and the Apex Foundation's charter defines its charitable donations will support initiatives that make a difference in two core areas:

- The preservation, conservation and protection of the environment;
- · Women's empowerment and economic independence;

With a considerable cornerstone donation from Founder and CEO, Peter Hughes, and a commitment from him to match employee contributions up to a value of \$500,000 in 2023, the Apex Foundation's first priority was the distribution of funds raised at the Apex Group Purpose Beyond Service Gala Dinner.

Purpose Beyond Service Charity Gala

Our first Purpose Beyond Service Charity Gala was a phenomenal success, bringing together 300 influential players in the industry for an event focused on women's empowerment and the environment and climate change. We paid for all elements of the event so that all monies raised went straight to four chosen charities: Blue Marine Foundation, CAMFED, Tusk Trust and WaterAid.

Entrepreneur and philanthropist Deborah Meaden delivered an impassioned speech in which she encouraged our guests to take action and make changes that would improve the world for future generations. Guests were also entertained by Sophie Ellis-Bextor and had the opportunity to bid on some incredible auction items and make pledges for the four chosen charities.

We took our event one step further to ensure maximum sustainability: all food and drink served was sourced locally and we only offered a fish, vegetarian and vegan menu. Sources show the biggest cause of deforestation is the meat industry and to truly walk the walk, we wanted to remove our contribution.

An incredible £650,000 was raised at the Gala and we're looking forward to a bigger and better event in 2023.

For more insight into the event, watch our highlights video here.

Trek to Everest Base Camp

In October 2022, 15 colleagues from across the business including Founder and CEO, Peter Hughes, undertook a trek to Mount Everest Base Camp. The 12-day expedition involved hiking a distance of 130km, reaching heights of 5,364m. As part of the trip, our team raised funds for three charities (CAMFED, WaterAid and Maiti Nepal) that are working to combat poverty, promote women's education and empowerment, combat human trafficking and supply clean water to the areas that need it. Every member of the team successfully made it to Everest Base Camp and collectively £26,000 was raised for the chosen charities.



2023 commitments and initiatives

Our 2023 strategy will continue to work on the foundations of 2022 activity, and we will drive progress across the following three themes:

- Environment and climate change
- Women's empowerment and economic independence
- Education and social mobility

Over the course of 2023 we are committed to investing in climate action, promoting employee wellbeing, fostering sustainable office environments and creating equity for our communities and people. We have big aims for 2023, our 20th year in business, and together we will strive to achieve not just for our people but for our planet and our societies.

- 1. Mandating digital business cards to eliminate paper wastage.
- 2. Enable employees to donate to the Apex Foundation through the Apex Group employee reward and recognition platform, Thrive.
- 3. Implement a global volunteer day, on top of annual leave allowance, to facilitate employees giving back to their communities.

We are committed to making continual and impactful change and being transparent about our own ESG journey to support and lead the way for driving positive change in the financial services industry.

We look forward to sharing our continued improvements and innovations in our 2023 report.

For more information on our products and services, please visit: https://www.apexgroup.com/

For all vacancies across the Group and our sub-brands, please visit: https://www.apexgroup.com/jobs/



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