



Personal
Finance
Society
Standards. Professionalism. Trust.

Notice of Annual General Meeting 2026

The Personal Finance Society
(the "Society")
1st Floor, 30 Old Broad Street
London, EC2N 1HT
Telephone: +44 (0) 207 3971107
Website: thepfs.org
Company number 05084125
Registered in England & Wales

Notice is hereby given that an Annual General Meeting of the Society will be held as a hybrid event at **The Belfry, Lichfield Road, Sutton Coldfield B76 9PR at 10am (BST) on Wednesday 23 September 2026** to receive the Report from the Board of Directors and to consider and, if thought fit, approve the resolutions set out below, each of which will be proposed as an ordinary resolution.

Please refer to the notes overleaf for instructions on how to participate in the AGM.

The **ordinary business** of the Annual General Meeting as prescribed in the Articles of Association (Article 6.2):

1. That the Report and Financial Statements of the Society for the year ended 31 December 2025 be received and considered.
2. That Crowe U.K. LLP be appointed as Auditors of the Society for the financial year ending 31 December 2026 and that the Directors be authorised to agree their remuneration.

The special business of the Annual General Meeting as prescribed in the Articles of Association (Article 6.2):

3. Craig Palfrey who retires by rotation is to be reappointed as a Member Director of the Society at this Annual General Meeting as approved by the PFS Board of Directors.
4. Alan Whittle is to be appointed as a Member Director of the Society at this Annual General Meeting as approved by the PFS Board of Directors.

By order of the Board
Carla Brown, Chair
16 April 2026

The following information is available on the PFS website (thepfs.org/AGM)

- Annual report and Financial Statements for 2025
- Director Biographies
- Proxy form

NOTES TO ACCOMPANY THE NOTICE OF THE ANNUAL GENERAL MEETING

We look forward to welcoming you to the Personal Finance Society's Annual General Meeting.

1. Joining the Annual General Meeting and Voting

Members may participate in the AGM and vote either:

- by proxy in advance, or
- during the meeting, either virtually or in person (subject to registration of attendance).

All eligible* members with a registered active email address will receive an email from **Civica Election Services**, our appointed scrutineer. This will include instructions on how to submit a proxy vote and how to attend the AGM.

Please note: members are entitled to vote only once. Where multiple votes are submitted, the latest vote will be counted. If both an online vote and a hard copy proxy form are submitted, only the online vote will be counted.

The full AGM agenda, together with related documents including candidate biographies, the Financial Statements, and the PFS Articles and Bye-laws can be found on the PFS website: thepfs.org/agm.

For further information about the AGM, please contact the Corporate Governance team:

- **Email:** pfsagm@thepfs.org
- **Telephone:** +44 (0) 20 7397 1107

For requests for hard copy proxy forms, please contact Civica direct: support@cesvotes.com

2. Who can vote

Only Full paid up (up to date with their subscription) Members of the Society are permitted to vote at the meeting. Bye-Law 3 defines Full Members as "such persons who are:

3.1 holders of the Financial Planning Certificate or Certificate in Financial Planning qualification (Note: now includes Certificate in Financial Services) issued by the Institute (or other qualification as the Board may deem acceptable from time to time which shall be equivalent or higher); and*

*3.2 admitted in accordance with the provisions of these Bye-laws upon payment of such subscription fee as the Board may from time to time determine." * The Chartered Insurance Institute.*

3. Right to appoint a proxy

A member is entitled to appoint another person as their proxy to exercise all or any of their rights to attend and to raise questions and vote at the meeting. A proxy need not be a member of the Society.

4. How to vote by proxy

An email from Civica Election Services (CES) will be sent to all members with a registered active email address on 28 August 2026. This email will explain how to use the virtual platform to submit a proxy vote electronically in advance of the meeting. You may also request a hard copy proxy form by contacting CES at support@cesvotes.com

Proxy appointments and voting instructions, including any amendments, must be received by 10am (BST) on Monday 21 September 2025. Proxy votes cannot be submitted after this deadline, though you may still attend and vote during the meeting.

Please note that members with voting rights are entitled to vote only once. If both an electronic and hard copy proxy vote are submitted, only the electronic vote will be counted. A vote cast during the meeting will override any previous proxy vote.

5. Comments and questions in advance

On the 28 August 2026 Civica Election Services will email all members with a registered active email address. This email will explain how to submit comments and questions for the Board in advance of the meeting via the virtual platform.

For any other non-voting AGM queries, please contact Corporate Governance at email: pfsagm@thepfs.org or Telephone: +44 (0) 207 3971107