

BUSINESS MODEL

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Saga exists to deliver exceptional experiences every day, whilst being a driver of positive change in our markets and communities. We are a direct-to-customer marketing, content and distribution business with

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unique insights into our customers that help us build long and deep relationships.

Creating value using our distinctive strengths

Saga continues to invest in the core assets which set us apart and drive our long-term value creation. Our strengths are central to the functioning of the Saga model, execution of our strategy and ultimately, the delivery of value to our key stakeholders.

Our colleagues and culture

We recognise that our colleagues are key to delivering exceptional experiences every day for our customers. Therefore, focus on, and investment in, our colleagues and the culture in which they work is a priority to ensure that we inspire colleagues to do the best work of their lives, empowering them to better serve our customers.

Our brand

The Saga brand has always been exceptionally well-known amongst people over 50. This is a key strength in the highly

competitive markets that we operate in, as the brand is often associated with trust. As part of our strategy, we aim to build Saga into ‘The Superbrand’ for older people, which will allow us to reach a wider audience and further build on our already distinct brand.

Our customers and insight

At Saga, our customers are the heart of our business and we aim to create exceptional experiences for them every day. Through our unique customer insight, we are able to develop a deep understanding of the ageing experience and what is important to this unique group so that we are able to develop products and services that meet their wants and needs.

Supplier partnerships

Our supplier partnerships are integral to our business model as leveraging their specialist expertise, resources and capital allows us to deliver the best possible products and services to our customers.

Proprietary data and technology

The size of our database, and the depth of information we hold on our customer group, is one of Saga’s core assets. The continual expansion and development of this data,

coupled with our unique insights, allows us to develop products and services that are tailored specifically for this unique group.

Delivered through the Saga model

A strong brand: The Saga brand is both highly trusted and well recognised within its target demographic.

Differentiated products: We listen to our customers to design and deliver high-quality, differentiated products and services that resonate with them, giving them a compelling reason to come to Saga and to stay.

Unique route to market: Saga's proprietary database, marketing model and compelling propositions provide direct access to both existing and new customers across multiple channels.

Outstanding service: Our customers know what good service looks like, expect the best, and recognise when they get it. We monitor feedback and the quality of our customer service provided by our in-house and third-party teams to ensure we always deliver exceptional experiences.