



2025

PURPOSE REPORT

 IMA Financial Group



PROGRESS

WITH PURPOSE

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LETTER FROM ROB

Five years ago, we made a bold bet on IMA's future. It paid off, and IMA grew dramatically, becoming a true national player—a regional broker at scale.

One thing that didn't change: our mission. We've been protecting assets and making a difference since our beginning. Throughout the company's evolution, we've asked ourselves: what does meaningful progress on that mission look like?

Growth is a measure of progress. But so are depth, focus and commitment. Progress demands we reflect on the choices we make about where and how we show up.

This report, *Progress with Purpose*, tells that story – from the culture we build, to the communities we serve, to the shared environment we call home.

ROB COHEN
Chairman & Chief Executive Officer



OUR COMPANY

THE NUMBERS



IMA Financial Group is an independent broker defining the future of insurance through comprehensive and consultative risk and wealth management services.

A majority employee-owned and managed company, our associates across the country are empowered by our shared mission to *protect assets and make a difference.*

3,000+
ASSOCIATES



96%

CLIENT RETENTION

\$8B+
IN ANNUAL
PREMIUMS



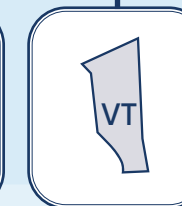
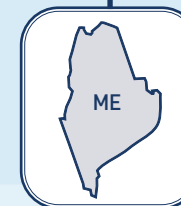
INDUSTRY
SPECIALTIES

15

IN ANNUAL REVENUE

\$900M+

IMA EXPANDED ITS FOOTPRINT
WITH FOUR NEW LOCATIONS



MISSION & VALUES

PROTECTING ASSETS. MAKING A DIFFERENCE.

Our mission is to protect assets and make a difference, not only for clients, but also within the communities in which we operate. Our core values motivate our team and guide how we bring that mission to life.

2X

THE NATIONAL AVERAGE INVESTED IN CLIENT SERVICES



PROFESSIONALISM

We set the standard with an unwavering commitment to excellence.



RELATIONSHIP

We nurture relationships built on trust, integrity, honesty, humility and mutual respect.



EXPERTISE

We are knowledgeable, hands-on, collaborative, innovative and passionate about services.



BALANCE

Our environment encourages a balance of work, family and community.



RESULTS

We constantly strive for profitable growth.



EQUITY

We embrace diversity, equity and inclusion and are uncompromising in our support and encouragement of all voices.

OUR CULTURE

GROUNDING IN OWNERSHIP

At IMA, our associates aren't just part of the team. They have a stake in what we build together. That sense of shared ownership is the foundation of everything we do.



100%

OF IMA EMPLOYEES ARE OWNERS

"IMA's management is empowered to direct the resources of the company to serve its customers first rather than to meet the quarterly earnings expectation of Wall Street."

– Kevin M. Stipe, CPCU,
Reagan Consulting



A CULTURE OF BELONGING

WHERE ASSOCIATES THRIVE

IMA is committed to cultivating a culture where every associate can bring their best self to work.



"An inclusive workplace is one where I can bring my whole self to work without fear of judgment or discrimination. It's a space that values diversity and fosters respect and belonging for everyone. IMA is ahead of the curve; I really appreciate everyone's willingness to be open and kind."

– Jordan Skidmore, Senior
Corporate Recruiter,
Chair, Pride+, Denver



LEADING THE WAY

Building a culture of belonging starts at the top. At IMA, leadership reflects our values, and our values demand we create space for everyone to lead.

ASSOCIATE SPOTLIGHT

Josie Martinez began her career in public service, driven by a desire to give back to her community. Inspired by her parents' journey from Cuba in 1961, she values hard work and dedication to service, and has spent 25 years bringing both to her work as an attorney, employee benefits advisor and civic leader in Boston.

A member of the IMA Foundation board of trustees, she believes anyone passionate about a cause can lead — and that passion, dedication, resilience and teamwork are what turn that belief into results.



“Leadership is about helping others succeed. At IMA, we build teams that listen, innovate and deliver solutions that improve lives. I’m honored to lead our Boston team as we continue growing and serving our clients and community.”

– Josie Martinez, Market President, Boston

63%

OF ALL ASSOCIATES ARE WOMEN



INCLUSION IN ACTION

At IMA, we show up for each other. Our Associate Resource Groups (ARG) and DEI committees create space for connection and inspire advocacy and growth.

IMA Associate Resource Groups:

- + Associates of Color
- + NextGen+
- + Vets+
- + Pride+
- + Women’s Network+



Our ARGs are open to all and are committed to advancing allyship and community across different dimensions of identity. Over a thousand associates have joined one or more ARGs, and, in 2025, a group of associates founded IMA NextGen+.

1,330

ARG PARTICIPANTS

5

TOTAL ARGs

10

DEI COMMITTEES
NATIONWIDE



“IMA NextGen+ is about accelerating growth and building confidence in the next generation of leaders. Bringing together associates from every stage of their careers will ensure that mentorship and leadership development are accessible to all.”

– Emma Taylor, Executive Risk Account Executive, Private Equity and M&A, Chair, IMA NextGen+, Overland Park

OUR COMMUNITY

IMA FOUNDATION

OUR MISSION

The Foundation was established in IMA's second year, an early signal that making a difference wasn't an afterthought. Today, we invest in initiatives that support prosperous communities where our associates live and work.



\$360,288

TO ASSOCIATE CAUSES
(MATCHING GIFTS &
DOLLARS FOR DOERS)



"I really appreciate all that the IMA Foundation does for our communities. It is one of the reasons I joined IMA and continues to be one of the highlights I love to tell my friends about!"

- Kim Marino, Account Executive, Dallas

\$775K

IN GRANTS AWARDED
TO NONPROFITS

\$1.5M

RAISED FROM IMA
FOUNDATION EVENTS

50

 NONPROFIT
PARTNERS

IMA FOUNDATION BOARD OF TRUSTEES



ROBERT L. COHEN
Chairman & CEO



AMY VENTURI
Chair
Chief of Staff



JOSIE MARTINEZ
Governance &
Nominating Chair
Boston Market
President



COLLEEN SAVOIE
Treasurer
National Specialty
Practice Leader



JORDYN ARONS ROSEN
Secretary
DFW Market President /
National Private Equity &
M&A Practice Leader



JEANA HUTCHINGS
Past Chair
EVP, Employee Benefits



MICHAEL CONDON
Business Development
Executive



MIKE MOREY
EVP, Business
Operations



CORY RYAN
President, IMA
Diligence Services

A NOTE ON THE FOUNDATION'S FOCUS

In 2025, the IMA Foundation Board of Trustees set out to make an even bigger difference. We leaned into IMA's expertise in supporting economic stability and community resilience and decided to sharpen our grantmaking focus. Our three new priority areas directly align with our core business: **workforce development, financial literacy and disaster preparedness & response.**

We funded grants for 50+ nonprofit organizations, powered by 3,000 associates donating their time and leveraging their personal resources through matching gifts while leading their communities toward greater prosperity.

For 50 years, the IMA Foundation has fostered a culture of charity. This year is no different. Our collective work is proof that when we align on a common purpose, we make progress.



RUTH ROHS

President IMA Foundation, SVP of Purpose



2025 IMA FOUNDATION GRANTEE

HIGHVIEW

Workforce Development | Denver, CO

Most college access programs stop at acceptance. HighView starts there.

Colorado's only end-to-end Student Accelerator Program, HighView launches first-generation and low-income students from high school all the way into life-changing careers — bridging the last mile between college and workforce through hands-on professional development and onsite corporate immersion. IMA associates have contributed more than 350 volunteer hours to the program, including mentorship, career exploration sessions and durable skills workshops for HighView students.

100%

**PERSISTENCE IN
4-YEAR COLLEGES
AND UNIVERSITIES**

100%

**CAREER
PLACEMENT
POST-COLLEGE**

\$73K

**AVERAGE SALARY
FOR GRADUATES**

“HighView’s long-term, practical and comprehensive approach builds social capital and confidence, carrying students even further than credentials alone.”

– Betsy Campbell,
Dream Coach,
Denver





2025 IMA FOUNDATION GRANTEE



Financial Literacy | Dallas, TX

For decades, Junior Achievement has prepared young people for the real world by building lifelong financial health through hands-on experiences with money management, credit and the value of work.

In 2025, the IMA Foundation supported the Dallas Chapter's immersive, simulation-based programs, which bridge classroom learning to real-world financial decisions, including JA BizTown, which empowers younger students to run businesses and vote for mayor, and JA Finance Park, where high schoolers manage a budget with a real-life profile.

"Students and teachers love these programs because the simulations bring what they learned in the classroom into an active scenario. They get to see how their decisions affect the bottom line."

– Eric Wilkins, Claim Team Lead, Dallas



99,661
STUDENTS SERVED

50
SCHOOL DISTRICT PARTNERS

2,551
VOLUNTEERS

458,594
VOLUNTEER HOURS



2025 IMA FOUNDATION GRANTEE



Disaster Preparedness & Response | Seymour, CT

The Seymour Ambulance Association is powered by 40 volunteers, 24/7/365, but their ambitions extend far beyond their town of >17,000.

With support from the IMA Foundation, SAA is building a Special Operations & Support (SOS) Trailer: a mobile command center stocked with rescue, medical and communications equipment, purpose-built for large-scale emergencies like natural disasters and rescue operations. The first of its kind in Connecticut's Naugatuck Valley, the SOS Trailer will serve an extended population across seven regional EMS mutual aid providers.

SAA will also host annual training for all seven valley providers, ensuring the region is prepared long before the next emergency arrives.

98K SERVED BY
SOS TRAILER

"A fully functional SOS Trailer means a more capable SAA and stronger community resilience for Seymour and the greater Naugatuck Valley region."



– Joe Pinto, Risk Management Advisor, Wallingford



ASSOCIATE IMPACT

The IMA Foundation reflects the interests of its associates by supporting their personal initiatives and contributions.

14,900

TOTAL VOLUNTEER HOURS

\$544,928

DONATED BY ASSOCIATES

Matching Gift Program

- + General Match
- + Tragedy Support Match
- + Nonprofit Board Member Match
- + Dollars for Doers

DOLLARS FOR DOERS

42 ADDITIONAL GRANTS GIVEN TO NONPROFITS WHERE IMA ASSOCIATES VOLUNTEER

DIFFERENCE MAKER FUND

The IMA Foundation's Difference Maker Fund provides support to associates who experience unexpected personal financial hardship, ensuring that members of our IMA family receive the help they need during difficult times.

\$18,532

AWARDED IN 2025



I MAKE A DIFFERENCE DAY

In May, we came together for the annual *I Make a Difference Day*, volunteering across the nation to paint schoolyards, clean parks, support nonprofits and more.

1,985

HOURS VOLUNTEERED

575

VOLUNTEERS

21

SITES ACROSS THE U.S.

The theme, "*Little Hands, Big Futures*," inspired projects that uplifted children and communities alike.



OUR FUNDRAISING EVENTS

The IMA Foundation hosts fundraising events in key markets nationwide to engage and support local communities.

We're grateful to our generous sponsors who help make our events possible, including our 2025 national sponsors, Cigna and Unum.



11 EVENTS ACROSS THE U.S.



BELLEVUE, WA



EUGENE, OR



PASADENA, CA



SALT LAKE CITY, UT



DENVER, CO



KANSAS CITY, KS



DALLAS, TX



WICHITA, KS



CHARLOTTE, NC



CHICAGO, IL



MANHATTAN, NY



MORE THAN 30X RAISED IN 2025 VS. 2020

OUR ENVIRONMENT

REAL ESTATE



LEED IN BELLEVUE & ATLANTA

In 2025, IMA's Bellevue and Atlanta offices each earned Silver certification, joining our other LEED-certified office spaces in Denver, New York and Overland Park. The Bellevue office relocated 250 associates to a new two-floor space at Lincoln Square South, while Atlanta added 17,500 square feet of certified commercial interior space to IMA's growing sustainable footprint.



"Our real estate strategy is intentional. We prioritize LEED-certified buildings in every region because energy efficiency, transit access and sustainability aren't just nice to have. They're part of how we show up for our associates and our communities."

– Clinton Lee, Director of Partnership Synergies, Wichita



GREEN TEAMS

Across the IMA footprint, our 14 Green Teams improve the sustainability, conservation and environmental responsibility of our offices and communities.

- + Electronic waste drives
- + Gardening days
- + Clothing drives
- + Beach clean-ups
- + Recycling challenges



WICHITA GREEN TEAM

Wichita became the 10th IMA office to eliminate paper cups, cutting nearly 40,000 cups and \$5,550 in annual spending. Operation Cup Drop launched with a week of events, a mug swap and a Thirsty Thursday party (BYO Mug, naturally).

Other 2025 Accomplishments:

- + 3,150 lbs diverted from landfill through coffee & tea composting
- + 711 lbs of electronics collected and recycled
- + 500 lbs of clothing donated to Dress for Success
- + 100 lbs of batteries recycled



"I'm so proud of what our team accomplished with Operation Cup Drop. Going paper cup-free might seem small at first. But when you see nearly 40,000 cups eliminated in a single year, you realize how much impact a motivated group of people can have."

– Andrea Kidwell, Senior Account Manager & National Green Team Lead, Wichita

According to the U.S. Green Building Council, LEED-certified buildings contribute:

34%

LOWER CO₂ EMISSIONS

11%

LESS WATER CONSUMPTION

25%

LESS ENERGY CONSUMPTION

OUR PATH FORWARD

We're proud of our accomplishments in 2025, but *our path doesn't end here.*

As IMA grows, so will our impact and purpose. We'll continue to make a difference for our clients, associates, communities and the natural environment we all share.



The information provided herein may contain forward-looking statements, and actual results could differ materially from those anticipated. Factors that could cause actual results to differ materially include, but are not limited to, economic and market conditions, regulatory changes and unforeseen developments. The company undertakes no obligation to update or revise any forward-looking statements.

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