

# Just Group PLC (JUST:LN)



Financials/Life Insurance

Price: 101.40

Report Date: April 25, 2024

## Business Description and Key Statistics

Just Group plc is a United Kingdom-based financial services company that is focused on segments of the United Kingdom retirement income market. The Company is a provider of retirement income products and services to individual and corporate clients. The Company develops scalable retirement-focused solutions for banks, building societies, life assurance companies, pension scheme trustees, other corporate clients, and their customers, clients, and members. The Company's insurance segment writes insurance products for the retirement market, which include Guaranteed Income for Life Solutions, Defined Benefit De-Risking Solutions, Care Plans, and Protection, and invests the premiums received from these contracts in debt and other fixed income securities, gilts, liquidity funds, and lifetime mortgage advances. The Other segment also includes the Company's corporate activities that are primarily involved in managing the Company's liquidity, capital, and investment activities.

**Website:** <https://www.justgroupplc.co.uk/>

**ICB Industry:** Financials

**ICB Subsector:** Life Insurance

**Address:** Enterprise House, Bancroft Road  
REIGATE RH2 7RP  
GBR

**Employees:** 1,124

	Current	YTY % Chg
<b>Revenue LFY (M)</b>	1,808	-42.2
<b>EPS Diluted LFY</b>	0.12	
<b>Market Value (M)</b>	1,053	
<b>Shares Outstanding LFY (000)</b>	1,038,703	
<b>Book Value Per Share</b>	1.16	
<b>EBITDA Margin %</b>	10.60	
<b>Net Margin %</b>	7.2	
<b>Long-Term Debt / Capital %</b>	36.3	
<b>Dividends and Yield TTM</b>	0.02 - 1.79%	
<b>Payout Ratio TTM %</b>	14.5	
<b>60-Day Average Volume (000)</b>	2,480	
<b>52-Week High &amp; Low</b>	107.60 - 68.20	
<b>Price / 52-Week High &amp; Low</b>	0.94 - 1.49	

## Price, Moving Averages & Volume



Just Group PLC is currently trading at 101.40 which is 5.9% above its 50 day moving average price of 95.74 and 21.0% above its 200 day moving average price of 83.83.

JUST:LN is currently 5.8% below its 52-week high price of 107.60 and is 48.7% above its 52-week low price of 68.20. Over the past 52-weeks, JUST:LN is up 17.2% while on a calendar year-to-date basis it is up 18.0%.

The Relative Strength Index (RSI) indicator for JUST:LN is currently 52.74. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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## Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-1.55	-1.88	50-Day Average Price	95.74
1-Week %	1.71	-0.61	Price / 50-Day Average	1.06
4-Week %	-3.43	-4.91	200-Day Average Price	83.83
52-Week %	17.23	14.46	Price / 200-Day Average	1.21
Quarter-to-Date %	-3.61	-4.78	RSI - Relative Strength Index	52.74
Year-to-Date %	18.04	14.27	<b>Risk Metrics</b>	
Last Month %	25.39	21.14	Price Volatility	3.34
Last Quarter %	22.47	19.90	Sharpe Ratio	0.10
Last Calendar Year %	5.27	1.39	Sortino Ratio	0.18

## 5-Year Price Performance vs. FTSE 350

**Just Group PLC**  
**FTSE 350 Index**

Current: 1.49 CAGR: 8.3%  
Current: 1.08 CAGR: 1.6%



Over the past five years, Just Group PLC's stock price is up 48.8% which is 40.6% above the FTSE 350 Index performance of 8.1% over the same period. Just Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 8.3% while that of the FTSE 350 Index has been 1.6%.

Over the past year, Just Group PLC's stock price performance of 17.2% has outperformed that of the FTSE 350 Index by 14.5%. On a year-to-date basis, Just Group PLC's stock price performance of 18.0% has outperformed the FTSE 350 Index by 14.3%.

Over the past week, Just Group PLC's stock price performance of 1.7% has underperformed that of the FTSE 350 Index by 0.6%.

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## Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	-14.2	-8.7	5.6	Gross Margin %			
Revenues Per Share %	-14.5	-10.6	-2.1	EBITDA Margin %	10.6	30.8	20.6
EBITDA %	999.9	0.9	2.4	Pre-Tax Margin %	9.5	2.5	2.9
EPS Diluted %	-8.0	999.9	4.9	Net Margin %	7.2	1.6	2.1
Free Cash Flow %	-47.5	999.9	999.9	Return on Equity %	9.1	2.3	4.1
Cash from Operations %	-47.0	999.9	999.9	Return on Capital %	6.1	1.8	3.2
Book Value %	-21.5	-8.1	-3.1	Return on Assets %	0.5	0.2	0.3

### Revenue (M)

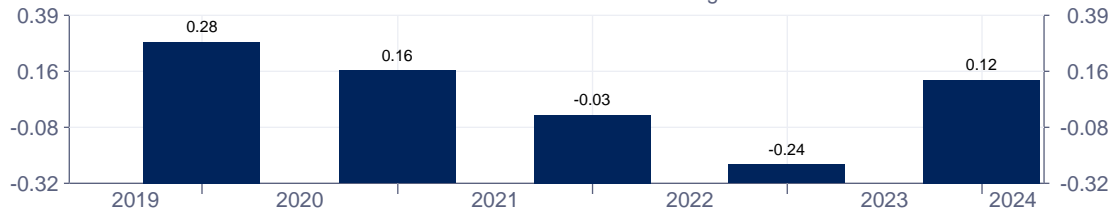
Current: 1808.00 Median: 2798.10 High: 3812.30 Low: 1808.00 CAGR: -17.0%



Just Group PLC's cumulative annualized revenue growth rate over the charted period is -17.0%. This compares to cumulative annualized growth of -14.2% over the past 3 years.

### EPS Diluted

Current: 0.12 Median: 0.12 High: 0.28 Low: -0.29 CAGR: -19.1%



Just Group PLC's cumulative annualized EPS growth rate over the charted period is -19.1%. This compares to cumulative annualized growth of -8.0% over the past 3 years.

### Net Profit Margin %

Current: 7.22 Median: 0.30 High: 16.92 Low: -7.79 CAGR: 1.6%



Just Group PLC's net profit margin of 7.2% is 5.6% above the period's mean net margin of 1.6%. During the charted period, the observed net profit margin high and low were 16.9% and -7.8% respectively.

### Return on Equity %

Current: 9.10 Median: 0.40 High: 18.10 Low: -10.90 CAGR: 2.0%



Just Group PLC's return on equity of 9.1% is 6.8% above the period's mean return on equity of 2.3%. During the charted period, the observed ROE high and low were 18.1% and -10.9% respectively.

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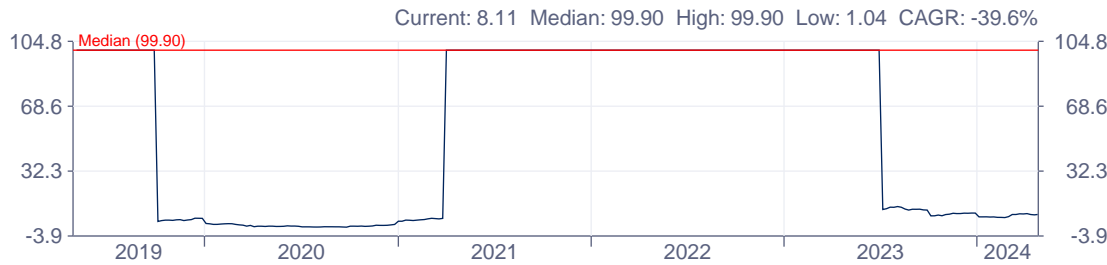
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## Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	8.1	99.0	15.1	Earnings Yield %	12.34	0.80	6.63
Price / Sales	0.6	0.3	0.3	Free Cash Flow Yield %	6.51	15.66	9.85
Price / Operating Cash Flow	8.0	53.1	13.8	Dividend Yield %	1.79	0.00	1.77
Price / Book Value	0.9	0.4	0.6	Enterprise Value / EBITDA	6.2	3.8	3.9

### Price / EPS TTM



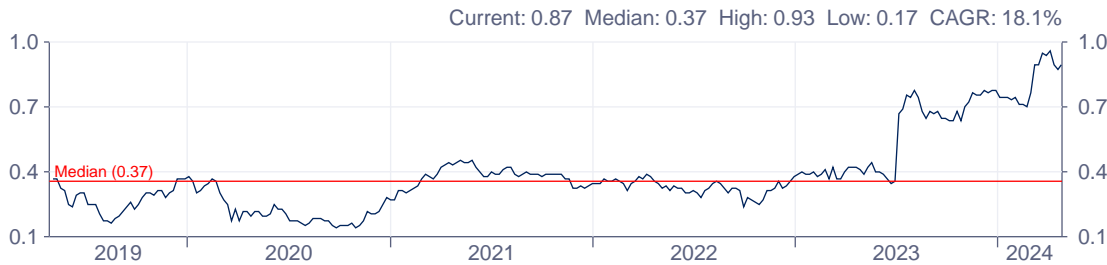
Just Group PLC is trading at 8.11 times its EPS generated during the latest fiscal year. This multiple is below the historically observed median of 99.90, while high and low observations have been 99.90 and 1.04.

### Price / Sales



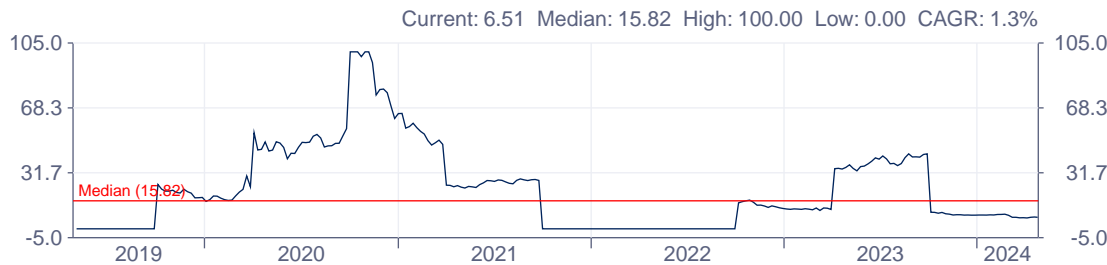
Just Group PLC is trading at a Price to Sales ratio of 0.59 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 0.28, while high and low observations have been 0.62 and 0.11.

### Price / Book Value



Just Group PLC is trading at a Price to Book ratio of 0.87 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 0.37, while high and low observations have been 0.93 and 0.17.

### Free Cash Flow Yield %



Just Group PLC has a Free Cash Flow Yield of 6.51% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 15.82%, while high and low observations have been 100.00 and 0.00.

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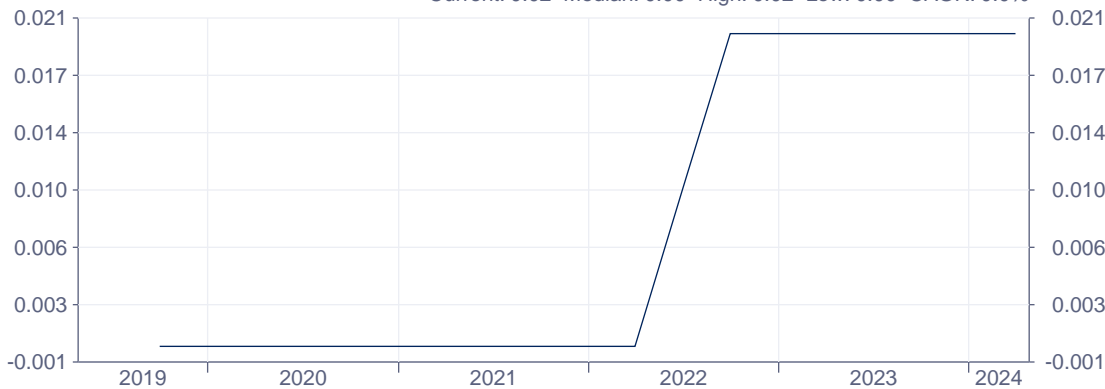
## Dividends Data

<b>Dividends Per Share TTM</b>	0.02	<b>Payout Ratio TTM %</b>	14.47%	<b>Dividend Yield TTM %</b>	1.79%
Rate	Ex Date	Record Date	Payment Date	Currency	Note
0.015	11-04-2024	12-04-2024	15-05-2024	GBP	
0.006	24-08-2023	25-08-2023	04-10-2023	GBP	
0.012	13-04-2023	14-04-2023	17-05-2023	GBP	
0.005	18-08-2022	19-08-2022	02-09-2022	GBP	
0.010	21-04-2022	22-04-2022	17-05-2022	GBP	
0.026	03-05-2018	04-05-2018	25-05-2018	GBP	

## Dividend Growth and Yield

### Dividends Per Share TTM

Current: 0.02 Median: 0.00 High: 0.02 Low: 0.00 CAGR: 0.0%



Just Group PLC's trailing 12-month dividend per share is 0.02 and its dividend has grown at a cumulative annualized rate of 0.0% over the charted period. This compares to dividend growth of 20.20% over the past year and cumulative annualized growth of % over the past 3 years.

### Dividend Yield TTM %

Current: 1.79 Median: 0.00 High: 5.49 Low: 0.00 CAGR: -13.7%



Just Group PLC's current dividend yield is 1.79% based on trailing 12 month dividends. The current yield is above the historically observed median of 0.00% and, over the charted time period, the observed high yield has been 5.49% and the observed low yield has been 0.00%.

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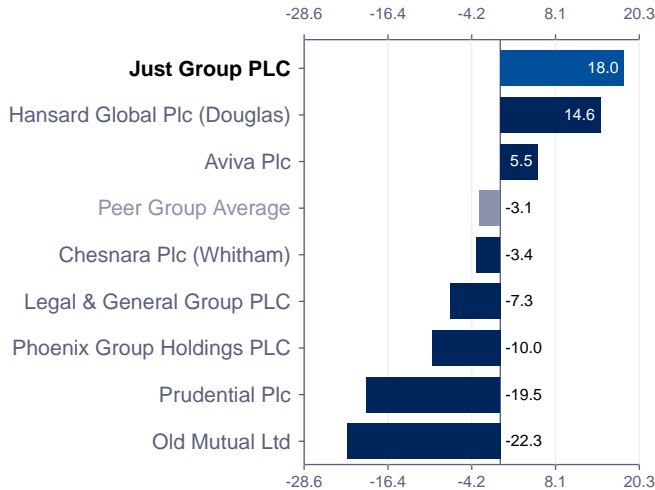
Financials/Life Insurance

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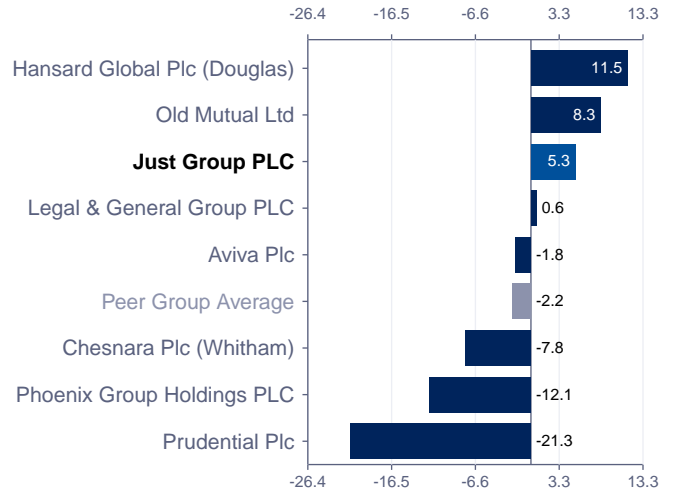
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## ICB Subsector Peer Comparisons

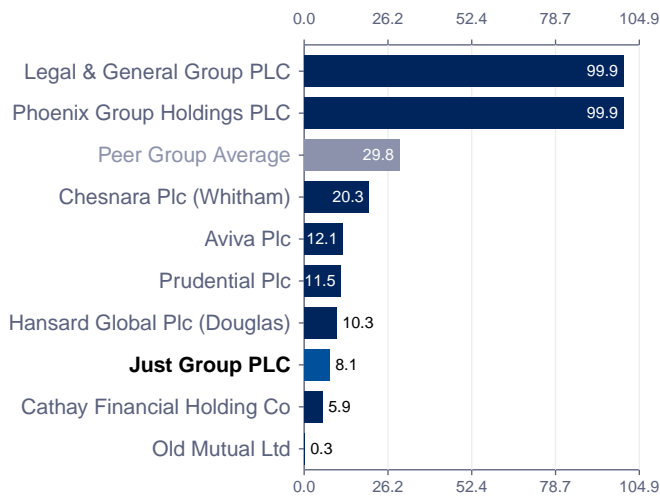
### Price Change Year to Date %



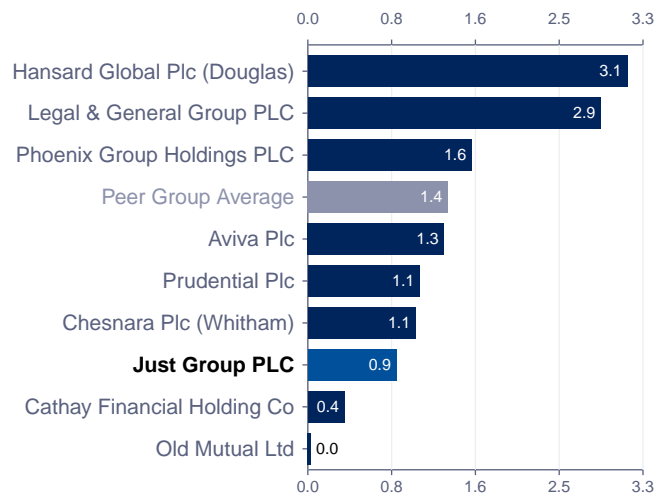
### Price Change Last Calendar Year %



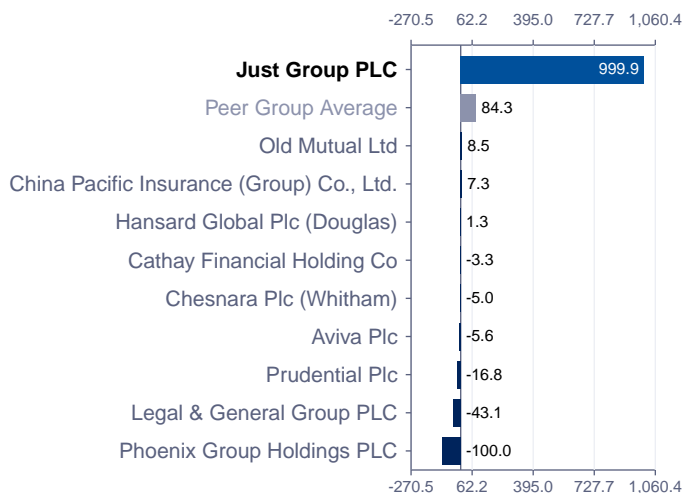
### Price / EPS TTM



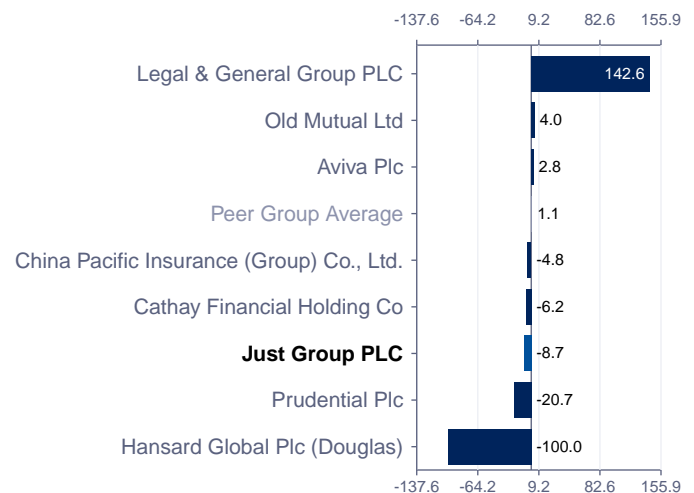
### Price / Book Value



### EPS 5-Year Growth Rate %



### Revenue 5-Year Growth Rate %



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## Abbreviations:

<b>CAGR</b>	- Cumulative annual growth rate.
<b>EBIT</b>	- Earnings before interest and taxes.
<b>EBITDA</b>	- Earnings before interest, taxes, depreciation & amortization.
<b>LFY</b>	- Last fiscal year
<b>M</b>	- Million
<b>LON</b>	- London Stock Exchange

## Definitions:

**Market Value** - Weekly Price times latest Shares Outstanding times any applicable ADR factor.

**Revenue** - Sum of the last four quarters of Revenues.

**Revenue Per Share** - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.

**Operating EPS LFY** - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.

**60-Day Average Volume (000)** - The average of the last 60 daily volume values in thousands of shares.

**Price 52-Week High** - The high closing price from the last 52 weeks of daily closing prices.

**Price 52-Week Low** - The low closing price from the last 52 weeks of daily closing prices.

**Price / 52-Week High** - Latest price divided by the high price from the past 52 weeks of daily closing prices.

**Price / 52-Week Low** - Latest price divided by the low price from the past 52 weeks of daily closing prices.

**50-Day Average Price** - Mean of last 50 daily closing prices.

**200-Day Average Price** - Mean of last 200 daily closing prices.

**Price / 50-Day Average Price** - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.

**Price / 200-Day Average Price** - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.

**Relative Strength Index** - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is  $RSI = 100 - 100 / (1 + RS)$  where  $RS = (\text{total gains} / n) / (\text{total losses} / n)$  and  $n$  = number of RSI periods. In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.

**Price Volatility** - The standard deviation of the last 20 days of daily closing prices.

**Sharpe Ratio** - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.

**Sortino Ratio** - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.

**Dividends Per Share TTM** - Sum of the last four quarters of Dividends Per Share.

**Payout Ratio** - Dividends Per Share TTM divided by Operating EPS TTM.

**Dividend Yield TTM %** - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.

**EBITDA** - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).

**Free Cash Flow** - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.

**Book Value Per Share** - Total Common Equity last quarter divided by Shares Outstanding last quarter.

**Gross Margin %** - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.

**EBITDA Margin %** - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.

**Pre-Tax Margin %** - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.

**Net Profit Margin %** - Sum of the last four quarters of Operating EPS divided by sum of the last four quarters Revenues Per Share.

**Return on Equity %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Book Value.

**Return on Capital %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Capital Per Share.

**Return on Assets %** - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Assets Per Share.

**Price / EPS TTM** - Weekly Price divided by the sum of the last four quarters of Operating EPS (capped at 99.9).

**Price / Sales** - Weekly Price divided by Revenues Per Share TTM.

**Price / Book Value** - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).

**Free Cash Flow Yield %** - Free Cash Flow Per Share TTM divided by Weekly Price.

**Enterprise Value** - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.

**Enterprise Value / Sales** - Enterprise Value divided by the sum of the last four quarters of Revenue.

**Enterprise Value / EBITDA** - Enterprise Value divided by EBITDA TTM.

**Enterprise Value / EBIT** - Enterprise Value divided by trailing four quarters of Operating Income.

**Enterprise Value / Free Cash Flow** - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.

**Russell 1000 Index** - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.

EPS 5-Year Growth Rate % is capped at 999.9%.

Revenue 5-Year Growth Rate % is capped at 999.9%.



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