



DISCLOSURE & FORWARD LOOKING STATEMENTS

Forward-Looking Statements

This Investor Presentation includes "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended and the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. The expectations, estimates, and projections of the Company may differ from its actual results and consequently, you should not rely on these forward-looking statements as predictions of future events. Words such as "expect," "estimate," "project," "budget," "forecast," "anticipate," "intend," "plan," "may," "might," "project," "possible," "would," "will," "could," "should," "believe," "predict," "potential," "continue," or the negative or other variations thereof and similar expressions are intended to identify such forward-looking statements. These forward-looking statements include, without limitation, expectations with respect to future performance of the Company, including projected financial information (which is not audited or reviewed by the Company's auditors), and the future plans, operations and opportunities for the Company and other statements that are not historical facts. These statements are based on the current expectations and beliefs of the Company's management concerning future developments and their potential effects on us taking into account information currently available to us and are not predictions of actual performance. There can be no assurances that future developments affecting us will be those that we have anticipated. These forward-looking statements involve significant risks and uncertainties that could cause the actual results to differ materially from the expected results. Factors that may cause such differences include, but are not limited to: the demand for the Company's services together with the possibility that the Company may be adversely affected by other economic, business, and/or competitive factors or changes in the business environment in which the Company operates; changes in consumer preferences or the market for the Company's services; changes in applicable laws or regulations; the availability of competition for opportunities for expansion of the Company's business; difficulties of managing growth profitably; the loss of one or more members of the Company's management team; and other risks and uncertainties described or incorporated by reference in the Registration Statement and the Company's reports (including all amendments to those reports) filed from time to time with the SEC, including the Company's most recent Annual Report on Form 10-KA for the year ended December 31, 2020 and the Company's most recent Quarterly Report on Form 10-Q for the guarter ended September 30, 2021.. The Company cautions that the foregoing list of factors is not exclusive. You should not place undue reliance upon any forward-looking statements, which speak only as of the date made. Should one or more of these risks or uncertainties materialize, they could cause our actual results to differ materially from the forward-looking statements. The Company does not undertake or accept any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements to reflect any change in its expectations or any change in events, conditions, or circumstances on which any such statement is based or otherwise, except as required by law. These forward-looking statements should not be relied upon as representing the Company's assessments as of any date subsequent to the date of this communication.



AT SEA. ON LAND.



DISCLOSURE, CONTINUED

Use of Projections

This Investor Presentation contains financial forecasts, including with respect to estimated revenues, net income, Adjusted Net Income, EBITDA, Adjusted EBITDA, Adjusted EBITDA Margin, Unlevered After-Tax Free Cash Flow, Levered After-Tax Free Cash Flow and Unlevered After-Tax Free Cash Flow Conversion. OSW's independent auditors did not audit, review, compile, or perform any procedures with respect to the projections for the purpose of their inclusion in this Investor Presentation, and accordingly, did not express an opinion or provide any other form of assurance with respect thereto for the purpose of this Investor Presentation. These projections should not be relied upon as being necessarily indicative of future results. In this Investor Presentation, certain of the above-mentioned estimated information has been repeated (subject to the qualifications presented herein), for purposes of providing comparisons with historical data. The assumptions and estimates underlying the prospective financial information are inherently uncertain and are subject to a wide variety of significant business, economic and competitive risks and uncertainties that could cause actual results to differ materially from those contained in the prospective financial information. Accordingly, there can be no assurance that the prospective results are indicative of the future performance of OSW or that actual results will not differ materially from those presented in the prospective financial information. Inclusion of the prospective financial information in this Investor Presentation should not be regarded as a representation by any person that the results contained in the prospective financial information will be achieved.

Use of Non-GAAP Financial Measures

In addition to financial information prepared in accordance with generally accepted accounting principles in the United States ("GAAP"), this Investor Presentation includes certain non-GAAP financial measures, such as EBITDA, Adjusted EBITDA, Adjusted Net Income, Unlevered After-Tax Free Cash Flow, Levered After-Tax Free Cash Flow and Unlevered After-Tax Free Cash Flow Conversion, which may not be directly comparable to similarly titled measures of other companies. OSW believes that the presentation of non-GAAP measures provides information that is useful to investors as it indicates more clearly the ability of OSW to meet capital expenditure and working capital requirements and provides an additional tool for investors to use in evaluating ongoing operating results and trends. These non-GAAP financial measures are in addition to, and not a substitute for or superior to, measures of financial performance prepared in accordance with GAAP. There are certain limitations related to the use of these non-GAAP financial measures versus their nearest GAAP equivalents. For example, other companies may calculate non-GAAP financial measures differently or may use other measures to evaluate their performance, all of which could reduce the usefulness of our non-GAAP financial measures as tools for comparisons with other companies. Please see our most recent Form 10-K/A for the year ended December 31, 2020 for further details on how we define these non-GAAP financial measures.

Industry and Market Data

In this Investor Presentation, OSW relies on and refers to information and statistics regarding market shares in the sectors in which it competes and other industry data. OSW obtained this information and statistics from third-party sources believed to be reliable, including reports by market research firms. OSW has supplemented this information where necessary with information from discussions with its customers and its own internal estimates, taking into account publicly available information about other industry participants and its management's best view as to information that is not publicly available. OSW has not independently verified the accuracy or completeness of any such third-party information.





KEY INVESTMENT HIGHLIGHTS

INDUSTRY LEADER



- 90+% outsourced spa market share on cruise ships
- Nearly 20x larger than nearest maritime competitor
- ~20M annual captive audience

MEGA TRENDS



- 20+ consecutive years of global passenger growth
- Strong population and demographic trends
- Emphasis on health, wellness and luxury lifestyles

COMPLEX MODEL



- Robust infrastructure and global network
- Not easily replicated
- Staggered contracts with cruise line partners

PREDICTABLE GROWTH



- Cruise capacity and occupancy is highly visible
- Published global booking data
- Multi-year contracts include new ships during term

ASIA EXPANSION



- Well-positioned in rapidly expanding Asian market
- Young and burgeoning middle class
- Cruising an increasing popular lifestyle trend

FCF & ASSET LIGHT



- ~90% after-tax free cash flow to Adj. EBITDA¹ conversion
- Asset light with minimal capex
- Cruise lines fund spa build-out and maintenance

ONESPAWORLD
AT SEA, ON LAND.



& ONESPAWORLD ISREADY

"We continue to see record demand by cruise ship guests for our services. While load factors onboard cruise ships remained below historical and 2019 levels, we were very pleased to see continued high demand for our services. Key operating metrics during the third quarter of 2022 compared favorably with our third quarter 2019 performance, the most recent comparable period of normalized operations. Average guest spend and revenue per staff day were up double digits compared to Q3 2019. In addition, pre-booking as a percent of service revenue and guest penetration also compared favorably to the third quarter of 2019. These improved operating metrics were driven by the continued innovation in our offering and focus on staff training. "

ONESPAWORLD

AT SEA. ON LAND.

THIRD QUARTER 2022 ACCOMPLISHMENTS

Net Revenues of \$162.3
million
Represents Seventh
consecutive quarter of
sequential revenue
growth

Generated more than
112% of 2019 revenue –
even as all of our health
and wellness centers have
yet to open and load
factors on cruise ships
remain below prepandemic levels

Positive Quarterly Cash Flow in Q2 of \$12.5 Million a significant increase over prior quarter Welcomed back 3,087 cruise ship personnel on vessels at quarter end for actual and anticipated voyages

Flawless return to service continued in the third quarter, as we commenced service on board two new ship builds and 3 ships returned to service

Ended the period with health and wellness centers on 176 ships, of which 172 had resumed voyages and introduced two new builds

Ended third quarter with 51 destination resort spas of which 48 were open and operating

Positive Adjusted EBITDA for the third quarter of \$18.3 million Ends third Quarter with Total Liquidity of \$57.1 Million

Many large cruise lines are reporting 2022 bookings and pricing ahead of record 2019 levels Continue to see record demand by cruise ship guests for our services

Key Operating metrics compared favorable to 2019 with average guest spend, average service spend per guest and revenue per staff day all up double digits vs 2019

Company expects to achieve positive adjusted EBITDA and positive adjusted net income for 2022 and to generate positive cash flow the fourth quarters of the year and full fiscal year

Onboard Initiatives Focus on Improving Guest Spend and Utilization

- Improving retail conversion with expanding offerings from brand partners
- Increasing guest utilization through cross promotion and rebooking tracking mechanisms and enhanced, in-person staff trainings
- Growing guest spend with new add on packages and offerings
- Launching new services such as IV Therapy
- Growing penetration with expanded service offerings targeting a wider audience



ONESPAWORLD, THE PREEMINENT
GLOBAL HEALTH &
WELLNESS SERVICES
COMPANY

UNDISPUTED LEADER IN A HIGHLY ATTRACTIVE INDUSTRY

GLOBAL MEGA TRENDS DRIVING ROBUST SECTOR GROWTH

COMPLEX BUSINESS MODEL NOT EASILY REPLICATED

HIGHLY VISIBLE, UNIQUELY PREDICTABLE GROWTH

EARLY INNINGS OF GROWTH IN ASIA

EXCEPTIONAL AFTER-TAX FREE CASH FLOW CONVERSION



Note: Ship count and resort count as of Marchr 31, 2021.

- 1. Outsourced health and wellness market, as of 2020 forecast.
- 2. Unlevered After-Tax Free Cash Flow Conversion reflects 2019 and 2018 performance, prior to the impact of COVID-19 and is calculated as Adjusted EBITDA less Capital Expenditures and Provision for Income Taxes, divided by Adjusted EBITDA.



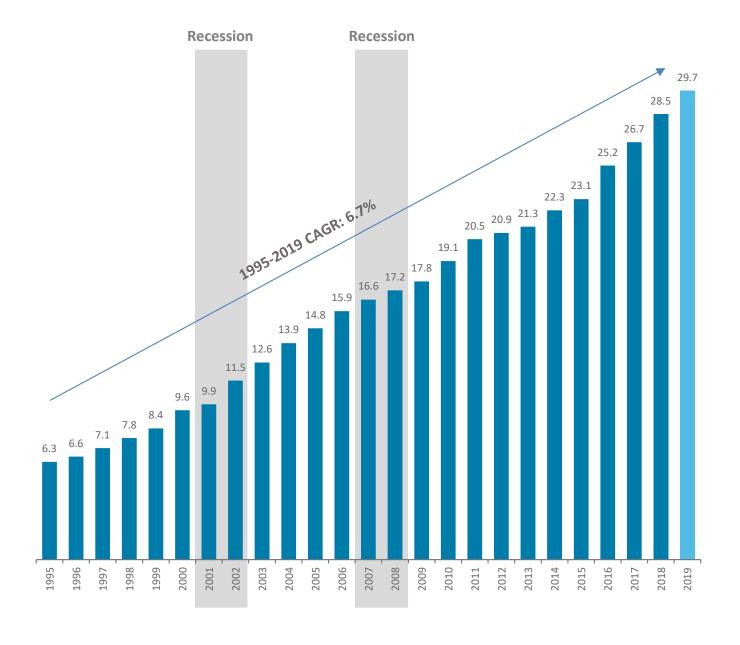
MORE THAN 20 CONSECUTIVE YEARS OF GLOBAL PASSENGER GROWTH

The global cruise industry has proven resilient through recessions with passenger counts growing consistently for more than 20 years, until March 2020, with the Covid-19 pandemic having an unprecedented impact on the industry

ONESPAWORLD

AT SEA. ON LAND.

GLOBAL CRUISE SHIP PASSENGERS (M)



Sources: CLIA, Cruise Industry News, Management.

Note: CLIA changed methodology for calculating passenger volume as of 2009, therefore consistent data for non-CLIA member cruise lines is unavailable prior to 2009. All passenger figures prior to 2009 are extrapolated by indexing CLIA-reported statistics to 2009 total of 17.8M.



GLOBAL TRENDS TO DRIVE SECTOR GROWTH

Multiple long-term mega trends underlie a compelling outlook

Growth and expansion of onboard health and wellness centers

ONESPAWORLD AT SEA, ON LAND.

MULTIPLE MEGA TRENDS DRIVE POSITIVE OUTLOOK

ROBUST CAPACITY GROWTH IN CRUISING ACROSS GEOGRAPHIES

Global Cruise Capacity Growth: 2020 – 2027

AGING GLOBAL POPULATIONS



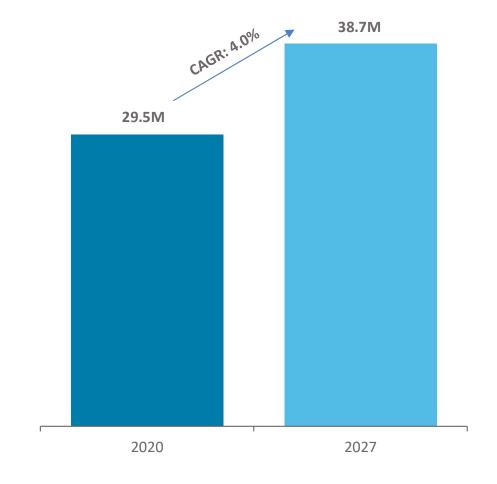
PERSISTENT HEALTH & WELLNESS TRENDS



MILLENNIALS AROUND THE
WORLD SEEKING LUXURY
EXPERIENCES



LONG-TERM EXPANSION IN ASIA



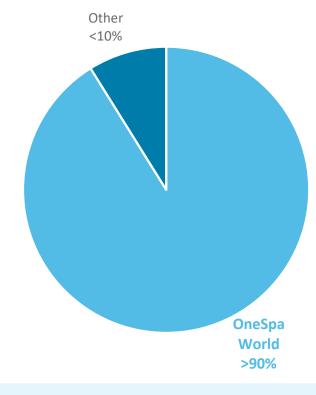
Sources: Cruise Industry News.



ONESPAWORLD, A "CATEGORY OF ONE"

OneSpaWorld is the undisputed leader in maritime health and wellness services with 90+% market share and unmatched global capabilities

Outsourced Spa Cruise Market Share



UNDISPUTED GLOBAL LEADER FOR MORE THAN 50 YEARS

~20x GREATER THAN NEAREST MARITIME COMPETITOR

CONTRACTS WITH ALMOST EVERY MAJOR CRUISE LINE

ABILITY TO REACH A CAPTIVE MASS AND LUXURY AUDIENCE GLOBALLY

GLOBAL PARTNER TO THE MOST PRESTIGIOUS WELLNESS BRANDS



Note: Market Share by Daily Passenger Capacity as of 01/08/20.

Based on addressable market of outsourced health and wellness providers. Source: Cruise Industry News 2017-2018 Annual Report.

Assumes Celebrity Full Year



COMPREHENSIVE SERVICES AND CURATED BRANDS SOLD TO AN ATTRACTIVE CAPTIVE AUDIENCE

UNMATCHED SERVICE AND PRODUCT BREADTH ONBOARD

*

MEDI-SPA

SPA & BEAUTY SERVICES

FITNESS

HEALTH

NUTRITION

MIND-BODY

SPIRITUAL

Broad Offering of Leading Brands

Good Feet **ELEMIS**

KÉRASTASE PARIS

L'ORÉAL

ECHNOGYM















Cruise Passengers an **Attractive Demographic**

\$114,000

AVERAGE INCOME

49

YEARS OLD

84%

MARRIED

69%

COLLEGE **EDUCATED** 2.3

CRUISES EVERY 3 YEARS

REVENUE MIX 1

~80%

Services

~20%

Retail

~20M Annual Captive Audience

~\$238 Average Guest Spend

ONESPAWORLD Sources: CLIA, Cruise Industry News.

Note: Asterisk indicates brand is exclusive to OneSpaWorld at sea. OSW has exclusive distribution rights to Thermage onboard vessels from non-Chinese cruise lines. 1. For fiscal year 2021.

AT SEA. ON LAND.



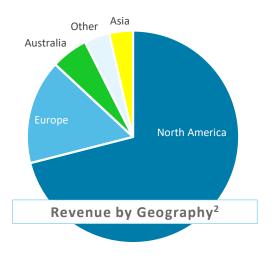
LONG-TERM AGREEMENTS WITH THE LARGEST AND MOST REPUTABLE CRUISE LINES

OneSpaWorld has extended its contract with Azamara through early 2026 covering all of Azamara's ships sailing during the term of the agreement

ONESPAWORLD

AT SEA. ON LAND.

We Operate on All Global Routes and Ship Classes¹





Long-Term C-Level Relationships Across our Entire Fleet³

Cruise Line Banner	Relationship	Total Ships	OSW Ships
Royal Caribbean International	28 Years	25	25
A Carnival'	28 Years	24	24
NCL NORWEGIAN CRUISE LINE®	22 Years	17	17
PRINCESS CRUISES come back new	19 Years	14	14
Costa	21 Years	11	11
Celebrity Cruises	20 Years	11	11
Holland America	21 Years	11	11
SILVERSEA	24 Years	8	8
P&O CRUISES	17 Years	6	6
WINDSTAR CRUISES	20 Years	6	6

20+
EARS AVERAGE CRUI

YEARS AVERAGE CRUISE LINE RELATIONSHIP HISTORY ~94%

HISTORICAL CONTRACT RENEWAL RATE 5

ONTRACT YEAR AVERAGE CONTRACT LIFE

Source: Cruise Industry News.

3. As of 12/31/2021.

^{1.} Represents 2019. The Company believes, due to the impact of COVID-19 on our operations in 2020, current year data is not meaningful. As such, financial data is as of fiscal year 2019.

^{2.} Revenue at sea only.



REVENUE SHARING CONTRACTS OFFER COMPELLING VALUE FOR ONESPAWORLD & CRUISE LINES

Revenue sharing aligns incentives and affirms cruise lines as our economic partners, not fixed-rent landlords

Onboard Health & Wellness Products and Services

ONESPAWORLD

RESPONSIBILITY

Recruit, train and manage worldwide onboard staff

Offer comprehensive and innovative services

Curate exclusive selection of health and wellness products

BENEFITS

Asset light

Access to large captive audience

Exclusive provider

CRUISE LINES

RESPONSIBILITY

Fund multi-million dollar buildout

Dependably fill ships with captive audience

Market our onboard services

BENEFITS

Maximized revenue yield

No operating expense

Superior guest experience





GLOBAL CRUISE OPERATIONS ARE HIGHLY COMPLEX

Global Passenger Routes



In 2019, OneSpaWorld...

VISITED

1,221

GLOBAL PORTS OF CALL

EMBARKED ON

7,951

VOYAGES

REQUIRED

5,614

STAFF TO FILL OPEN POSITIONS

MADE

3,047

MANGEMENT VISITS TO SHIPS IN PORT

PLACED

18,988

PURCHASE ORDERS TO VENDORS

SENT STAFF ON MORE THAN

8,271

FLIGHTS GLOBALLY

ONESPAWORLD
AT SEA, ON LAND.

Source: MarineTraffic.com.



ONESPAWORLD HAS
THE ONLY PLATFORM
WITH PROCESSES AND
INFRASTRUCTURE
NECESSARY
TO MANAGE THE
COMPLEXITY OF
SERVING THE GLOBAL
CRUISE MARKET

Our sophisticated and comprehensive end-to-end platform difficult to replicate at scale

ONESPAWORLD

AT SEA. ON LAND.

End-to-End Logistics Capabilities

BACK-END PLATFORM & KNOW-HOW

Global recruiting, training and human logistics

Product supply chain facility

Design expertise

Global maritime law compliance

FRONT-END PLATFORM & KNOW-HOW

Yield and revenue management

Exceptional pre through post-cruise experience

Exclusive relationships with leading global brands

Timely trend identification and innovation of health & wellness products and services





EXCLUSIVE & HIGHLY
ATTRACTIVE GLOBAL
CHANNEL FOR HIGH
MARGIN SPA SERVICES

ONESPAWORLD

AT SEA. ON LAND.

Introduction of High-Value Services Drives Revenue Growth Across Existing Footprint

SERVICE & PRODUCT INNOVATION

ACUPUNCTURE 1ST VESSEL

2005



FLEET ROLLOUT

110 VESSELS BY

2010



CATEGORY CREATION: PAIN MANAGEMENT

126 VESSELS BY

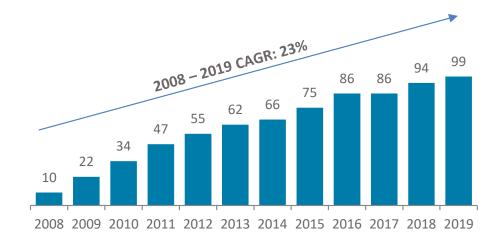
2019

ANNUAL REVENUE



- Acupuncture
- Electro Acupuncture
- Cupping
- Posture & Gait Analysis
- Good Feet Arch Supports
- Physical Therapy
- NormaTec Recovery

OneSpaWorld Medi-Spa Rollout: Vessel Count by Year



Average Spend Up To 10x-plus Traditional Services

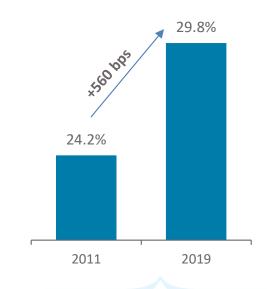
SERVICE	BRANDS	AVG. SPEND
Cryolipolysis	*coolsculpting	~\$2,500
Injectables	Botox Dysport.	~\$500
Skin Tightening	thermage	~\$2,800
Fillers	Restylane (Juvéderm	~\$1,200
Bamboo Massage		~\$160
Acupuncture		~\$150



CRUISE LINES ARE INCREASINGLY ALIGNED WITH US TO DRIVE ONBOARD REVENUE

Cruise lines focus more and more on onboard spend and increasingly collaborate with OneSpaWorld to grow revenue

Onboard Spend as a % of Cruise Operator Revenue¹



>\$2 Billion Incremental Spend

"...Cruise lines have turned their attention to onboard revenues to drive top line growth... New ships are now being designed with onboard revenue in mind."

- Wall Street Research, July 2017

Historical Collaboration

ISOLATED SHORE-SIDE ENGAGEMENT

Health & Wellness Center Branding & Design

Signage & Limited Marketing

New Areas of Collaboration

UNIFIED SHORE-SIDE AND ONBOARD COLLABORATION Weekly Budgeting & KPI Review

Targeted Marketing & Passenger Databases

Enhanced Website Visibility & Design

Dynamic Pricing and Price Increases

Operational Sail Support (Onboard Training)



 $Source: SEC\ Filings, Independent\ Consultant\ Studies,\ Wall\ Street\ Research\ 1.\ Based\ on\ three\ largest\ cruise\ operators.$



STRONG, **VISIBLE AND CONSISTENT REVENUE** & ADJUSTED EBITDA **GROWTH WITH EXCEPTIONAL FREE CASH FLOW CONVERSION**

Historical Revenue



Historical PF Adj. EBITDA¹



Exceptional Unlevered After-Tax Free Cash Flow Conversion²

(\$M, FYE Dec.)

\$59M

2019 ADJ. EBITDA ~90%

FREE CASH FLOW CON VERSION³

~1%

AVG. CAPEX AS **% OF REVENUE**

HISTORICAL CASH TAX RATE



1. 2015A-18A EBITDA adjusted for public company costs of \$2.9mm.

2. Unlevered After-Tax Free Cash Flow calculated as (Adjusted EBITDA – Avg. of 2015-20 Capex – Cash Taxes).

3. Unlevered After-Tax Free Cash Flow Conversion calculated as (Adjusted EBITDA less Avg. of 2015-20 Capex less Cash Taxes) / Adjusted EBITDA.



ASSET LIGHT BUSINESS
MODEL & SUPERIOR
LEVEL OF AFTER-TAX
FREE CASH FLOW

ONESPAWORLD

AT SEA. ON LAND.

Exceptional Unlevered After-Tax Free Cash Flow Conversion Before Covid-19¹

MINIMAL NEW HEALTH & WELLNESS CENTER CAPEX

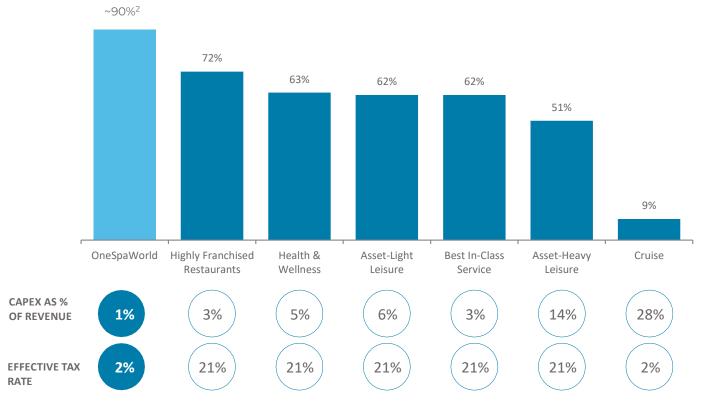
Cruise lines fund nearly all maritime health and wellness center buildout costs

ASSET LIGHT MODEL

OneSpaWorld does not own any of its maritime health and wellness centers – all major maintenance requirements funded by cruise lines

EFFECTIVE TAX RATE: ~2%

Significant majority of income earned in international waters



Source: SEC filings, Wall Street research.

Note: Highly Franchised Restaurants includes YUM, QSR, DNKN, DPZ and PZZA. Health & Wellness includes WTW, LULU, EYE, NKE and PLNT. Asset Light Leisure includes MAR, HLT, IHG, H, AC-FR and CHH. Best-in-Class Service includes BFAM, CTAS, ROL, ECL and SITE. Asset-Heavy Leisure includes MTN, SIX, PLYA, MGM, LVS and BEL. Cruise includes CCL, RCL and NCLH.

- 1. Adjusted Unlevered After-Tax FCF Conversion calculated as (Adjusted EBITDA less Estimated Unlevered Cash Taxes less Capex) / Adjusted EBITDA. Average conversion shown by sector.
- 2. OneSpaWorld Adjusted Unlevered After-Tax Free Cash Flow Conversion calculated as (2019 Adjusted EBITDA less Avg. of 2015-20 Capex less Cash Taxes) / Actual 2019 Adjusted EBITDA.



ONESPAWORLD, THE
PREEMINENT GLOBAL
HEALTH AND WELLNESS
SERVICES COMPANY



UNDISPUTED LEADER IN A HIGHLY ATTRACTIVE INDUSTRY

GLOBAL MEGA TRENDS DRIVING ROBUST SECTOR GROWTH

COMPLEX BUSINESS MODEL NOT EASILY REPLICATED

HIGHLY VISIBLE, UNIQUELY PREDICTABLE GROWTH

EARLY INNINGS OF GROWTHIN ASIA

EXCEPTIONAL AFTER-TAX FREE CASH FLOW CONVERSION

ONESPAWORLD
AT SEA, ON LAND.



ONESPAWORLD, THE PREEMINENT GLOBAL HEALTH AND WELLNESS SERVICES COMPANY

Our Focus on People

We believe how we manage our relationships with our employees, with the staff and guests of our cruise and destination resort partners, with the teams of our suppliers, and with the communities where we operate is fundamental to the success of our operations. And we believe our leadership team's accountability to our employees and our shareholders is critically important to our business. As the pre-eminent global operator of health and wellness services onboard cruise ships and destination resorts, our people are essential to the performance of our operations, the long-term success of our Company and the value we deliver to our shareholders. Our thousands of highly trained and resourced staff, guided by our corporate team, are core to that performance and success, as they provide extraordinary personal care experiences to millions of our cruise ship and destination resort partners' guests.

The unquantifiable adverse impact of the COVID-19 pandemic and our gradual ongoing return to service has evidenced the critical importance of our people across every aspect of our business. Throughout the COVID-19 pandemic, we have focused first and foremost on the health and safety of our employees. At the onset of the pandemic, we had over 3,220 of our staff serving aboard 170 cruise ships operating around the world. Upon the cessation of virtually all cruise ship operations in March 2020, we coordinated immediately with our cruise line partners to return every member of our shipboard staff to their home in one of 89 countries around the world in whatever means and at whatever cost required to do so. We are grateful to our cruise line partners for their caring for our staff as if their own during this time of threat to the safety and security of our people and theirs. Since our cruise line partners began returning their cruise ships to operation in September 2020, over 2,700 of our pre-pandemic staff have returned to us, who now serve on or are preparing to serve on 172 operating ships. We expect to have over 80% of our pre-pandemic staff return to service on 179 operating ships by year end. Again, evidence of our commitment to the welfare and wellbeing of our people, and its impact on our Company's success and the value we deliver to our shareholders.

With the onset of yet another unforeseeable global crisis, we have mobilized our corporate and onboard teams to support our staff impacted by the hostilities in Ukraine. We have enabled our Ukrainian staff who have returned to service to elect to remain onboard, or to be repatriated to their homes at our cost through a gateway city of their choosing. And we have contacted all Ukrainian members of our staff who have not yet returned to service, offering to promptly transport them to the safety of our shipboard facilities.

As evidenced by these commitments and initiatives in support of our people, we continue to imagine, develop and undertake strategies, policies and procedures across our Company, including programs to increase employee diversity, ensure a respectful workplace, and invest in our communities, in our ongoing investment to advance the interests of all of our stakeholders.



