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Thursday, 23rd October 2025

Dear Member,

**THIRD ANNUAL GENERAL MEETING OF THE FEC MUTUAL LIMITED
THURSDAY 13 NOVEMBER 2025 VIA MICROSOFT TEAMS.**

I am writing to invite you to the third Annual General Meeting (AGM) of The FEC Mutual Limited, which will be held online via Microsoft Teams Video Conferencing at 13:00 on Thursday 13 November 2025.

This year the Board has taken the decision to conduct the 2025 Annual General Meeting as a virtual Meeting and have elected to make the voting, questions, and attendance request processes digital in nature. This, it is hoped, will reduce your need to download papers, scan, and email your responses.

Upon entering our new AGM site, accessed through the FEC Mutual Website, you will be presented with the Resolutions and the option to download our AGM Brochure and Financial Statements (if required). Voting preferences and questions will need to be submitted online via this page (if you are not intending to be present at the meeting). Once submitted you will receive a copy of your voting preferences for your records.

I very much hope that you will be able to attend, albeit virtually. If you are unable to join us, we shall be pleased to welcome a representative in your stead, following the completion of your voting preferences and Proxy form through our website.

Please follow the secure link provided below to access your AGM Brochure, Notice of AGM, and Financial Statements and Accounts. To ensure that voting options and AGM documents are kept private and secure you will need to log in to your voting account via our website.

Link: <https://fecmutual.com/voting-member>

Voting for the AGM will close on the site at 15:00 on Tuesday 11 November 2025, should you have any specific requirements regarding the AGM, please do not hesitate to contact our Managers, Tower Insurance Brokers on agreaves@towerinsurancebrokers.co.uk, who will be happy to assist you.

Yours sincerely,

Harvey Jenkinson
Director