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Wednesday, 21st October 2026

Dear Member,

**FOURTH ANNUAL GENERAL MEETING OF THE FEC MUTUAL LIMITED**
**WEDNESDAY 11 NOVEMBER 2026 AT GRAVITY MAX LIVERPOOL AND VIA MICROSOFT TEAMS.**

I am writing to invite you to the fourth Annual General Meeting (AGM) of The FEC Mutual Limited, which will be held as a hybrid meeting. The meeting will be held in person at Gravity Max Liverpool (Liverpool One, 11 Kenyons Steps, Chavasse Park, Liverpool, L1 3DF) and online via Microsoft Teams Video Conferencing at 13:00 on Wednesday 11 November 2026.

This year the Board has taken the decision to conduct the 2026 Annual General Meeting as a hybrid Meeting (in person and online) and have offered the voting, questions, and attendance requests as a digital journey as well as an in-person process. This, it is hoped, will reduce your need to download papers, scan, and email your responses.

To use the online journey, 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 either in person or 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 Monday 09 November 2026, 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

The FEC Mutual Limited is a company registered in England and Wales No 13422679., Registered Office: 7-9 Church Road, Lytham, Lancashire FY8 5LH
The FEC Mutual Limited (FRN: 958319) is an appointed representative of Tower Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority FRN: 805562
Tower Insurance Brokers Limited is a Company Registered in England and Wales No. 10691863; Registered Office: 7-9 Church Road, Lytham, Lancashire FY8 5LH