NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN that the fourth Annual General Meeting ("AGM") of The FEC Mutual Limited (the "Mutual") will be held as a hybrid Meeting, in person at Gravity Max Liverpool (Liverpool One, 11 Kenyons Steps, Chavasse Park, Liverpool, L1 3DF) and online via Microsoft Teams at 13:00 on Wednesday, 11 November 2026 for the transaction of the following business:

To consider and, if thought fit, pass the following Resolutions:

SPECIAL RESOLUTION

RESOLUTION 1

THAT, pursuant to section 21 of the Companies Act 2006, the Company's Articles of Association be amended as follows:

a. Insertion of a definition for "Financial Year" under Article 1 (Interpretation) in the form produced to the meeting; and
b. Insertion of an additional Article 42 (Winding Up) in the form produced to the meeting,

and that the Articles of Association, as amended, be adopted with immediate effect.

ORDINARY RESOLUTIONS

RESOLUTION 1

THAT **Harvey Jenkinson** be re-elected as a director of the Mutual. This agreement to last for another period of three years, at which point the director will stand for re-election by rotation.

RESOLUTION 2

THAT **Louis Freeman** be re-elected as a director of the Mutual. This agreement to last for another period of three years, at which point the director will stand for re-election by rotation.

RESOLUTION 3

THAT **Liam Gibson** be re-elected as a director of the Mutual. This agreement to last for another period of three years, at which point the director will stand for re-election by rotation.

By Order of the Board of Directors,



Harvey Jenkinson
21 October 2026

Notes to the Notice of Annual General Meeting

AGM Arrangements

As the AGM and all voting arrangements will take place in person and online, Members are asked to submit their voting preferences online in advance of the meeting, if they are not intending to attend in person on the day, in addition to submitting any questions they may have for the Board to consider. Should you wish to attend the Meeting virtually through Microsoft Teams, please ensure that you complete the Attendance Form section of the AGM journey; you will then be sent a link for the Meeting.

The voting operates on a **one vote per Member basis** (One vote per Certificate of Entry)

Once the formalities of the AGM have been completed, there will be an opportunity for those in attendance to put further questions to the Board and to the Managers, Tower Insurance Brokers Limited.

Right of a Member to Appoint a Proxy

A Member's right to vote may only be exercised by its Voting Representative or the duly appointed proxy.

If you wish to appoint a Proxy to attend the meeting in your place, please complete the online AGM Journey, indicating your voting preferences and provide details of your Proxy when requested.

Annual Accounts and Financial Statements

There is no statutory obligation on the Directors of the Mutual to lay before the Members in general meeting copies of the Mutual's Annual Report and Financial Statements, nor is this required by the Mutual's Articles of Association. The Board of Directors nevertheless considers it best practice to include the Annual Accounts and Financial Statements alongside the Mutual's AGM Brochure. These can be accessed via the Members Area of our Website.