Invitation to attend the Annual General Assembly Meeting of United Fidelity Insurance Company (Public Shareholding Company)

The Board of Directors of United Fidelity Insurance Company PSC (the "**Company**") hereby cordially invites all the esteemed shareholders of the Company to attend the general meeting of the Company which will be held on **Thursday, 30 April 2026 at 12 pm**, online or through personal attendance at Raffles Hotel, Gizza 2 Meeting room (on the 3rd floor), Dubai, United Arab Emirates for the purpose of considering the following resolutions:

Agenda:

1. Review and approve the report of the Board of Directors on the Company's activities and its financial position for the year ended 31st December 2025.
2. Review and approve the report of the Auditor on the financial position of the Company for the financial year ended 31st December 2025.
3. Discuss and approve the Company's balance sheet and its profit and loss accounts for the financial year ended 31st December 2025.
4. Consider and approve the proposal of the Board of Directors not to distribute cash dividends for the financial year ended 31st December 2025.
5. Discharge the Board of Directors of liability for their activities for the financial year ended 31st December 2025.
6. Discharge the External Auditors of liability for their activities for the financial year ended 31st December 2025.
7. Appoint External Auditors for the financial year 2026 and determine their remuneration.
8. Election of the Board of Directors, Subject to obtaining the necessary approvals from the Central Bank of the UAE.

Matters that require a Special Resolution

1. To consider the continuity of the company in carrying out its activities or its early dissolution prior to the specified term, in accordance with the requirements of Article (309) of Federal Decree-Law No. (32) of 2021 on Commercial Companies, in completion of the capital increase plan approved by the Board of Directors which were approved by the General Assembly at its meeting held on 13/10/2025.

2. Notice:

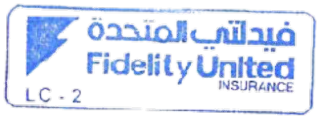
1. Each shareholder may appoint another person who are not members of the Board of Directors, to attend the General Assembly meeting in accordance with a special fixed power of attorney stated clearly that the agent has the right to attend the general assembly and

vote on its decision, The shareholder signature on the power of attorney shall be the signature approved by any of the following entities: 1- Notary Public -2- Commercial chamber of economic department in the state – 3- Bank or company licensed in the state, provided that the agent shall have account with any of them 4- Any other entity licensed to perform attestation works, provided that the proxy holder should not be a member of the Board of Directors and provided the proxy holder does not represent shareholders holding five per cent. of the total number of shares of the Company, Shareholders who lack capacity or competency shall be represented by their legal representatives. (The requirements of sections 1 and 2 of Article 40 of the Chairman's Decision (3/R.M.) for 2020 on the adoption of the Public Shareholding Governance Manual shall be taken into account.)

2. A legal person shall have the right to delegate his representatives or those in charge of his administration as per a decision issued from the Board or any similar body, to represent him at the meetings of the general assembly of the company, and the delegated person shall have the powers prescribed in the delegation decision.
3. Shareholders registered in the Shareholders register on 29 April 2026 have the right to attend and vote in the General Assembly of the Company.
4. The Shareholders can access and review the financial statements governance report, and sustainability report (the integrated report) of the Company on the website of the Abu Dhabi Securities Exchange at https://www.adx.ae/English/pages/default.aspx or on the Company's website at www.fidelityunited.ae.
5. The meeting of the General Assembly shall not be valid unless attended by shareholders who hold or represent by proxy at least (50%) of the Company's share capital. If this quorum for the meeting is not available in the first meeting, the second meeting shall be convened on 05/05/2026 at the same time and mechanism and shall be deemed valid irrespective of the number of the shareholders present.
6. Shareholders have the right to discuss subjects listed on the General Assembly meeting's agenda and address their questions to the Board of Directors and the company External Auditors
7. Special Resolution: is a resolution passed by majority vote of the shareholders who hold at least 3/4 of the shares represented in the General Assembly meeting of a joint-stock company.
8. The Assembly Meeting shall be held on the day/time specified by the invitation to Shareholders.
9. Shareholders of ADX can register and vote online using the integrated digital platform of the Abu Dhabi Securities Exchange "Sahmy". For inquiries about registration and voting procedures, please visit the website of the market www.adx.ae or contact the investor relations of the company by phone 050-4692884 or email madhurr.jain@fidelityunited.ae

10. Noting that the Shareholders wishing to participate through electronic voting must sign a acknowledgment prior to the meeting with his written consent to follow the electronic voting mechanism and prove his attendance at the meeting as per the attached Form.
11. Shareholders may review the Guide to Minority Investor Rights published on the SCA's website at//www.sca.gov.ae/ar/regulations/minority-investor-protection and the applicable corporate governance and AGM procedures at Corporate Governance/ General Assembly Procedures | Regulations |...

Chairman of the Board Directors



فيدلتي المتحدة
Fidelity United
INSURANCE

نموذج توكيل خاص
Special Proxy Form

I /We, the undersigned:		**أنا الموقع / نحن الموقعون أدناه:**
Investor Number		**رقم المستثمر**
Shareholder's Mobile No:		**رقم الهاتف المحمول**
In my/our capacity as the holder of:		**أملك/ نملك:**
Hereby appoint:		**قد وكلت/ وكلنا:**
Mr/Mrs:		**السيد/ة:**
ID Number:		**رقم الهوية:**
Email address:		**البريد الإلكتروني:**
Mobile:		**الهاتف المتحرك:**
ليحضر ويصوت بالنيابة عني/عنا (الكترونيا وعن بعد) في اجتماع الجمعية العمومية لشركة التأمين فيدلتي المتحدة ش م ع المقرر انعقاده الساعة 12:00 ظهر يوم الخميس الموافق 30 ابريل 2026 أو في أي تاريخ آخر يؤجل إليه الاجتماع **As my/our Proxy to attend and vote on my/our behalf (electronically and remotely) at the General Assembly Meeting of United Fidelity Insurance Company scheduled at 12:00 PM on Thursday, 30 April 2026, or any subsequent date the meeting might be adjourned to**		
Date:		**التاريخ:**
Signature		**التوقيع:**
Stamp for Corporate Shareholders:		**ختم المساهم الإعتباري**

يرجى إرسال هذا التفويض عبر البريد الالكتروني gam@adcsd.ae في موعد أقصاه قبل 2 أيام عمل من تاريخ الاجتماع، مع إرفاق ما يثبت توقيع المساهم أو الشخص المفوض حسب التعليمات المرفقة

This proxy should be emailed to gam@adcsd.ae no later than two working days before the meeting, including proof of the signature of the shareholder or the authorized person as per the attached guidelines.