

Neville Grant serves as a Director of FGH Parent. In addition to his role as Director, he is the CEO of Bermuda Commercial Bank. Prior to his role as a Director of FGH Parent and CEO at Bermuda Commercial Bank, Mr. Grant was at HSBC Bermuda serving in various roles, such as Head of Corporate Banking, Head of Payments and Cash Management and VP of Strategy and Analytics. Prior to joining HSBC, Mr. Grant was the former General Manager of Bermuda Economic Development Corporation. Mr. Grant holds a Bachelor of Business Administration, Accounting from Andrews University and a Master of Business Administration, Finance from Webster University. We believe Mr. Grant is a valuable member of our board because of his experience as an executive at other companies and his knowledge of the financial services industry.