



Prime Consultants Ltd.
20 Church Street, Level B
Unit I-52 of the Washington Mall
Hamilton Bermuda

December 17, 2022

Re: 2022 Prime Christmas Message

Dear Bermuda,

Prime Consultants began as an idea in July of 2018. On November the 14th we opened doors. By the beginning of 2019 we expanded into Sofia House and then again into the Commerce building. While we received positive endorsements, awards and reviews the organization didn't materialize in any meaningful way until the Pandemic hit in 2020. In it's grip we innovated, introduced personalized service and otherwise learned to think outside the box.

With the public health crisis behind us I made the decision to move Prime into the mall; a place I began my career. With this one decision our entire business changed. We went from one or two customers an hour to hundreds of people coming in and out of our doors daily. Where once we had the luxury of time and privacy to work, we are now visible and central. Indeed, right across from the Cottage Café & Bistro is a place clients can come to have a one-to-one interaction with a technician. No messy exchanges with a front desk agent that has no idea what they are doing, no closed-door work; you the client get to step right into the action. You can even sit down and watch if you so desire. For the many that have given us the honor of service it is a breath of fresh air. An experience led on principle. A principle requiring that we create value in each interaction. Where we can't we are honest, transparent and refer out. No more nickeling and diming you for a single bill. At Prime Consultants we are building a relationship of trust that will span decades.

The experience has not been one without challenges. In many an instance I would go to my desk and cower in fear. As I always want to do my absolute best, you can understand how stressful running a business of this kind can be. Especially here in Bermuda where word spreads fast. Where a single mistake can ruin a lifetime of work. Given existing industry participants, many of which I am aware of in detail, the bar was set incredibly high. Never once did I think that we had what it takes. Of course, a business isn't the sum of one person's work and in this years Christmas message I recognize the achievements and contributions of Sam Roberts. Sam joined us in 2019 and from that day he has proven himself to be the most capable and proficient person I have ever had the pleasure of working with. With Sam in charge of our technical services clients have access to an unparalleled resource. Processes which would take weeks within other firms occur in seconds with Mr. Roberts. Today we recognize everything he has done for us in writing.

In today's message we also recognize you the customer. We thank you for believing in us. We are grateful for your patronage. For the opportunity to serve you from the mall. For your kind words of support. For telling us we could do it even when we didn't have the fancy store. We have much planned in 2023 and none of it is possible without your continued support.

On behalf of our team, organization and investors. Thank you.

Sincerely,

A handwritten signature in black ink that reads 'S. Whiting'. The signature is fluid and cursive, with a long horizontal stroke extending from the end of the name.

Sean D. Whiting
General Manager, Founder