

PINE BROOK

Financial Services Investment Team

William Spiegel

Managing Partner

Mr. Spiegel is a managing partner of Pine Brook, which he co-founded in 2006. He is responsible for managing Pine Brook's financial services investing activities. Mr. Spiegel is also a member of the Firm's Management Committee and Investment Committee. He represents Pine Brook as a board director of Better Mortgage, Fair Square Financial Holdings LLC, Fidelis Insurance Holdings Ltd., Global Atlantic Financial Group and Syndicate Holding Corp. He is an independent director of Essent Group Ltd.

Mr. Spiegel has 28 years of private equity investment experience. Before co-founding Pine Brook, he was with the Cypress Group from its inception in 1994 until 2006, leading its financial services and healthcare investing activities. Before joining the Cypress Group, Mr. Spiegel worked in the Merchant Banking Group at Lehman Brothers. He has served on the boards of directors of 19 companies, including seven publicly traded corporations. Mr. Spiegel is currently a member of the advisory board of the University of Chicago Polsky Center for Entrepreneurship and Innovation and the Private Equity Council.

Mr. Spiegel holds a B.Sc. in Economics from the London School of Economics, an M.A. in Economics from the University of Western Ontario and an M.B.A. from the University of Chicago.

Oliver Goldstein

Partner, Financial Services Investment Team

Mr. Goldstein joined Pine Brook in October 2009 and is a partner on the financial services investment team. He is also a member of the Investment Committee. Mr. Goldstein represents Pine Brook as a board director of Fair Square Financial Holdings LLC, Strategic Funding Source, Inc. and Talcott Resolution.

Mr. Goldstein has 24 years of private equity and financial advisory experience. From 2005 to 2009, he was a partner and senior managing director at Eton Park Capital Management. Mr. Goldstein started and led Eton Park's U.S. private investment effort, establishing an investment strategy concentrated on growth equity financings and special situations, with a primary industry focus in financial services. Mr. Goldstein was with Warburg Pincus from 1999 to 2005, most recently as a managing director responsible for leveraged buyouts and direct investments in public companies. In 2001, he received the first John L. Vogelstein Award, which recognizes the Warburg Pincus

investment professional who most demonstrates keen investment judgment. Earlier in his career, Mr. Goldstein worked for Fenway Partners and Goldman, Sachs & Co.

Mr. Goldstein holds a B.S. in Mathematics and Economics (summa cum laude) from Duke University, where he was elected to Phi Beta Kappa, and an M.B.A. with High Distinction from Harvard Business School, where he was a George F. Baker Scholar.

Nicholaos Krenteras

Partner, Financial Services Investment Team

Mr. Krenteras joined Pine Brook in August 2006 and is a partner on the financial services investment team. He is also a member of the Investment Committee. Mr. Krenteras represents Pine Brook as a board director of Belmont Green Limited, Clear Blue Financial Holdings LLC and Syndicate Holding Corp.

Mr. Krenteras has 17 years of private equity investment and operating experience. Prior to joining Pine Brook, Mr. Krenteras spent nine years in the financial services industry working for LabMorgan, JP Morgan's financial technology venture capital arm, as vice president of portfolio development. Earlier in his career, he worked for Bank of America as an interest rate derivatives trader and as the vice president of trading and business development for Pedestal Capital, a start-up institutional brokerage for mortgage-backed securities.

Mr. Krenteras holds an A.B. in International Relations from Brown University and an M.B.A. from the Columbia Business School, where he was a member of the Beta Gamma Sigma honor society.

Scott Schaen

Partner, Financial Services Investment Team

Mr. Schaen joined Pine Brook in August 2010 and is a partner on the financial services investment team. He is also a member of the Investment Committee. Mr. Schaen represents Pine Brook as a board director of Clear Blue Financial Holdings LLC.

Before joining Pine Brook, Mr. Schaen was with Lightyear Capital, a middle-market private equity investor in financial services, where he was a senior associate specializing in executing and monitoring investments in the financial services industry. Before joining Lightyear Capital, Mr. Schaen was an investment banking analyst in the Global Power Group at Citigroup.

Mr. Schaen holds a B.B.A. from the University of Michigan's Ross School of Business.

Bharath Srikrishnan

Partner, Financial Services Investment Team

Mr. Srikrishnan joined Pine Brook in September 2015 and is a partner on the financial services investment team. He is also a member of the Investment Committee. Mr. Srikrishnan represents Pine Brook as a board director of Trinitas Capital Management and United PanAm Financial Corp., and serves as chairman and president of Whitestar Asset Management, LLC.

Mr. Srikrishnan has 17 years of financial services investment and operating experience. Before joining Pine Brook, he was a managing director at Five Mile Capital Partners, where he was responsible for leading the firm's financial services investment activities. Mr. Srikrishnan previously was a principal of Lee Equity Partners, where he focused on making financial services private equity investments. Additionally, he was a co-founder and managing director of NewStar Financial, Inc., a private equity-backed middle market commercial finance company that successfully completed an initial public offering. Mr. Srikrishnan began his career as an analyst in the Financial Institutions Group of Salomon Smith Barney and as an associate with Capital Z Financial Services Partners.

Mr. Srikrishnan holds a B.S. from Boston College in Finance, Operations and Strategic Management (cum laude).

Ethan Wang

Principal, Financial Services Investment Team

Mr. Wang joined Pine Brook in July 2014 and is a principal on the financial services investment team. He represents Pine Brook as a board director of Belmont Green Limited, Fair Square Financial Holdings LLC, Trinitas Capital Management and Whitestar Asset Management, and is an observer on the board of Better Mortgage.

Before joining Pine Brook, Mr. Wang was with JLL Partners, where he spent two years focusing on specialty finance, healthcare and business services opportunities. Prior to that, he was an analyst with Milestone Advisors, which was later acquired by Houlihan Lokey.

Mr. Wang holds a B.S. in Business Administration and Chemistry from the University of North Carolina at Chapel Hill, and an M.B.A. from the Booth School of Business at the University of Chicago (with high honors).

Jason Klein

Vice President, Financial Services Investment Team

Mr. Klein joined Pine Brook in August 2017 and is a vice president on the financial services investment team. He represents Pine Brook as a board director of United PanAm Financial Corp.

Before joining Pine Brook, Mr. Klein was with Kynikos Associates, where he focused on publicly traded financial services companies. Previously, Mr. Klein was an associate at Lovell Minnick Partners, where he focused on investments in the financial and business services sectors. Mr. Klein began his career as an investment banking analyst in the Financial Institutions Group at Citigroup.

Mr. Klein holds a B.S. in Finance (with high distinction) from the Schreyer Honors College at the Pennsylvania State University and an M.B.A. (with honors) from Columbia Business School.

Nikhita Raman

Vice President, Financial Services Investment Team

Ms. Raman joined Pine Brook in July 2018 and is a vice president on the financial services investment team.

Before joining Pine Brook, Ms. Raman spent five years at Goldman Sachs, where she most recently evaluated and executed private equity and debt opportunities as part of the firm's principal investing activities through the Urban Investment Group. Ms. Raman began her career as an investment banking analyst at Goldman Sachs, where she focused on structured finance and advisory solutions for financial institutions.

Ms. Raman holds an Sc.B. in Applied Mathematics-Economics (with honors) from Brown University and an M.B.A. from Harvard Business School.

Kevin Becker

Associate, Financial Services Investment Team

Mr. Becker joined Pine Brook in August 2016 and is an associate on the financial services investment team.

Mr. Becker came to Pine Brook from Bank of America Merrill Lynch where he spent three years as a member of the firm's Financial Institutions Group, focusing in the insurance and financial technology sectors.

Mr. Becker holds a B.S. in Commerce (with distinction) from the University of Virginia.

Taylor Beguhn

Associate, Financial Services Investment Team

Mr. Beguhn joined Pine Brook in August 2019 and is an associate on the financial services investment team.

Mr. Beguhn came to Pine Brook from Bank of America Merrill Lynch where he spent three years as an analyst in the firm's Financial Institutions Group, focusing in the specialty finance and insurance sectors.

Mr. Beguhn holds a B.B.A. in Finance, Accounting, and Economics from The University of Iowa.

Alex Crowe

Associate, Financial Services Investment Team

Mr. Crowe joined Pine Brook in August 2019 and is an associate on the financial services investment team.

Mr. Crowe came to Pine Brook from Citigroup where he spent two years as an analyst in the firm's Financial Institutions Group, focusing in the banks and specialty finance sectors.

Mr. Crowe holds a B.S. in Finance from Indiana University Bloomington.

Ryan Gean

Associate, Financial Services Investment Team

Mr. Gean joined Pine Brook in August 2016 and is an associate on the financial services investment team.

Mr. Gean came to Pine Brook from Barclays PLC where he spent two years as an analyst in the firm's Financial Institutions Group, focusing in the specialty finance sector.

Mr. Gean holds a B.B.A. in Finance and Accounting (with highest distinction) from the Henry B. Tippie College of Business at The University of Iowa.

Dhruv Vyas

Associate, Financial Services Investment Team

Mr. Vyas joined Pine Brook in September 2018 and is an associate on the financial services investment team.

Mr. Vyas came to Pine Brook from Barclays PLC where he spent four years as a member of the firm's Financial Institutions Group, most recently as an associate, focusing on the financial technology and specialty finance sectors.

Mr. Vyas holds a H.B.A. in Business Administration (with distinction) from the Ivey Business School and a B.MSc in Medical Sciences (honors specialization) from the Schulich School of Medicine & Dentistry, both at the University of Western Ontario. Mr. Vyas is also a CFA charterholder.