



NEWS RELEASE

FOR IMMEDIATE RELEASE

RFA Financial Announces Employee Founder Share Grant to Foster Culture of Alignment and Ownership

TORONTO, February 17, 2026 – RFA Financial (“RFA” or the “Company”) (TSX: RFA) is pleased to announce a founder share grant (the “Founder Share Grant”) to employees of the Company to recognize their contribution to the creation of RFA and to foster a culture of alignment and ownership.

Pursuant to the Founder Share Grant, each eligible employee was awarded 10 Founder Shares. Each Founder Share represents a restricted share unit that will vest one year following the grant date and may be exchanged for a common share of RFA.

“We have been on a remarkable trajectory of growth, most recently highlighted by the listing of RFA Financial on the Toronto Stock Exchange,” said Ben Rodney, President and Chief Executive Officer of RFA. “The hard work of our employees is what made this transformative milestone possible, and their dedication and belief in what we are building together is truly extraordinary. The Founder Share Grant is designed to recognize and reward the significant contributions of each and every member of our team by giving them an opportunity to become owners in the company that we have all worked so hard to build.”

The Founder Share Grant is an investment in building a stronger future for employees and for RFA. This company-wide initiative is part of RFA’s objective to create a corporate culture that attracts, rewards, and retains the best talent. Giving each team member the opportunity to be an owner in the Company fosters and strengthens a shared commitment to RFA’s vision across the entire organization and creates alignment with the broader investor base.

In aggregate, nearly 4,000 Founder Shares were granted. If all vest, they will represent approximately 0.01 per cent of the outstanding shares of the Company. RFA is committed to supporting individuals across the organization by providing related educational resources that promote informed participation and decision making as owners.

“Our team is our foundation,” said Mr. Rodney. “Their passion, commitment, and belief in our vision are what transform our ambitions into achievements. This is why our employees are so inherently suited to be owners in the company. I would like to thank RFA’s Board of Directors for their support of this initiative, demonstrating their leadership and dedication to fostering a corporate culture that promotes alignment and recognition across the organization. We look forward to growing together as we embark on this exciting new chapter for RFA.”

About RFA Financial

RFA Financial is a Canadian financial services platform anchored by a Schedule I bank. RFA Financial offers a diversified suite of financial services to support Canadians at every stage of their financial journey, combined with the stability of a proven real estate platform. RFA Financial’s common shares

trade on the Toronto Stock Exchange under the symbol RFA, while Series E and Series I preferred shares trade under the symbols RFA.PR.E and RFA.PR.I, respectively.

For more information, please visit rfafinancial.ca.

Contact

For further information, please contact Heather Nikkel, Senior Vice-President of Investor Relations and Sustainability at investor.relations@rfa.ca.