



# RFA FINANCIAL INC.

## Form of Proxy – Annual and Special Meeting to be held on June 25, 2026

Trader's Bank Building  
1100, 67 Yonge Street  
Toronto ON M5E 1J8

### Appointment of Proxyholder

I/We being the undersigned holder(s) of RFA Financial Inc. ("RFA" or the "Company") hereby appoint **Ben Rodney** or failing this person, **Samir Manji (the "Management Nominees")**,

OR

Print the name of the person you are appointing if this person is someone other than the Management Nominees listed herein:

as my/our proxyholder with full power of substitution and to attend, act, and to vote for and on behalf of the holder in accordance with the following direction (or if no directions have been given, as the proxyholder sees fit) and all other matters that may properly come before the Annual and Special Meeting (the "Meeting") of the Company to be held at **145 King Street West, 2nd Floor, Conference Centre, Lightbox Room in Toronto, Ontario, on Thursday, the 25th day of June, 2026, at 10:00 a.m. (Eastern time)** at any adjournment or postponement thereof.

- | <p><b>1. Amendment of Articles.</b> To approve and authorize the Company to amend its articles to increase the maximum size of the board of directors from ten (10) to fourteen (14) as more particularly described in the Company's Management Information Circular dated May 6, 2026 (the "Information Circular").</p>  | <b>For</b>               | <input type="checkbox"/> |                          | <b>Against</b>           | <input type="checkbox"/> |                    |                          |                          |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------|--------------------------|--------------------------|----------|----------------|--------------------------|--------------------------|-----------------------|--------------------------|--------------------------|--------------------|--------------------------|--------------------------|---------------|--------------------------|--------------------------|----------------|--------------------------|--------------------------|----------------|--------------------------|--------------------------|--------------------|--------------------------|--------------------------|-----------------|--------------------------|--------------------------|------------------|--------------------------|--------------------------|--------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------|--------------------------|--------------------------|---------------------|--------------------------|--------------------------|-------------------|--------------------------|--------------------------|--|--|--|--|--|--|--|--|
| <p><b>2. Number of Directors.</b> To approve and authorize the board of directors of the Company to determine, by resolution from time to time, to fix the number of directors within the minimum and maximum limits as set out in the articles of the Company as more particularly described in the Information Circular.</p>  | <b>For</b>               | <input type="checkbox"/> |                          | <b>Against</b>           | <input type="checkbox"/> |                    |                          |                          |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
| <p><b>3. Election of Directors.</b></p> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;"></th> <th style="width: 10%; text-align: center;">For</th> <th style="width: 10%; text-align: center;">Withhold</th> <th style="width: 20%;"></th> <th style="width: 10%; text-align: center;">For</th> <th style="width: 10%; text-align: center;">Withhold</th> <th style="width: 20%;"></th> <th style="width: 10%; text-align: center;">For</th> <th style="width: 10%; text-align: center;">Withhold</th> </tr> </thead> <tbody> <tr> <td>a. Samir Manji</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>b. Heather-Anne Irwin</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>c. Jacqueline Moss</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>d. Ben Rodney</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>e. Mike Shaikh</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>f. Lis Wigmore</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>g. Richard Bradlow</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>h. Steven Joyce</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>i. Jeffrey Royer</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>j. Mario Causarano</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>k. Peter Churchill-Smith</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>l. Dee Patterson</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>m. Nora Osbaldeston</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td>n. William Assini</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> |                          | For                      | Withhold                 |                          | For                      | Withhold           |                          | For                      | Withhold | a. Samir Manji | <input type="checkbox"/> | <input type="checkbox"/> | b. Heather-Anne Irwin | <input type="checkbox"/> | <input type="checkbox"/> | c. Jacqueline Moss | <input type="checkbox"/> | <input type="checkbox"/> | d. Ben Rodney | <input type="checkbox"/> | <input type="checkbox"/> | e. Mike Shaikh | <input type="checkbox"/> | <input type="checkbox"/> | f. Lis Wigmore | <input type="checkbox"/> | <input type="checkbox"/> | g. Richard Bradlow | <input type="checkbox"/> | <input type="checkbox"/> | h. Steven Joyce | <input type="checkbox"/> | <input type="checkbox"/> | i. Jeffrey Royer | <input type="checkbox"/> | <input type="checkbox"/> | j. Mario Causarano | <input type="checkbox"/> | <input type="checkbox"/> | k. Peter Churchill-Smith | <input type="checkbox"/> | <input type="checkbox"/> | l. Dee Patterson | <input type="checkbox"/> | <input type="checkbox"/> | m. Nora Osbaldeston | <input type="checkbox"/> | <input type="checkbox"/> | n. William Assini | <input type="checkbox"/> | <input type="checkbox"/> |  |  |  |  |  |  |  |  |
|   | For                      | Withhold                 |                          | For                      | Withhold                 |                    | For                      | Withhold                 |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
| a. Samir Manji  | <input type="checkbox"/> | <input type="checkbox"/> | b. Heather-Anne Irwin    | <input type="checkbox"/> | <input type="checkbox"/> | c. Jacqueline Moss | <input type="checkbox"/> | <input type="checkbox"/> |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
| d. Ben Rodney   | <input type="checkbox"/> | <input type="checkbox"/> | e. Mike Shaikh           | <input type="checkbox"/> | <input type="checkbox"/> | f. Lis Wigmore     | <input type="checkbox"/> | <input type="checkbox"/> |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
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| m. Nora Osbaldeston   | <input type="checkbox"/> | <input type="checkbox"/> | n. William Assini        | <input type="checkbox"/> | <input type="checkbox"/> |                    |                          |                          |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
| <p><b>4. Appointment of Auditors.</b> to consider and, if deemed advisable, pass a resolution to appoint Ernst &amp; Young LLP as the external auditor of the Company for the ensuing year and that the directors be authorized to fix the remuneration.</p>  | <b>For</b>               | <input type="checkbox"/> |                          | <b>Withhold</b>          | <input type="checkbox"/> |                    |                          |                          |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |
| <p><b>5.</b> To transact such other business as may properly come before the Meeting or any adjournment or postponement thereof.</p>  |                          |                          |                          |                          |                          |                    |                          |                          |          |                |                          |                          |                       |                          |                          |                    |                          |                          |               |                          |                          |                |                          |                          |                |                          |                          |                    |                          |                          |                 |                          |                          |                  |                          |                          |                    |                          |                          |                          |                          |                          |                  |                          |                          |                     |                          |                          |                   |                          |                          |  |  |  |  |  |  |  |  |

<p><b>Authorized Signature(s) – This section must be completed for your instructions to be executed.</b></p> <p>I/We authorize you to act in accordance with my/our instructions set out above. I/We hereby revoke any proxy previously given with respect to the Meeting. If no voting instructions are indicated above, <b>this Proxy will be voted as recommended by Management.</b></p>	<p><b>Signature(s):</b></p> <hr style="border: 0.5px solid black;"/>	<p><b>Date</b></p> <hr style="border: 0.5px solid black;"/> <p style="text-align: center;">MM / DD / YY</p>
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<p><b>Interim Financial Statements</b> – Check the box to the right if you would like to <b>RECEIVE</b> interim financial statements and accompanying Management's Discussion &amp; Analysis by mail. See reverse for instructions to sign up for delivery by email.</p>	<input type="checkbox"/>	<p><b>Annual Financial Statements</b> – Check the box to the right if you would like to <b>RECEIVE</b> the Annual Financial Statements and accompanying Management's Discussion and Analysis by mail. See reverse for instructions to sign up for delivery by email.</p>	<input type="checkbox"/>
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**INSTEAD OF MAILING THIS PROXY, YOU MAY SUBMIT YOUR PROXY USING SECURE ONLINE VOTING AVAILABLE ANYTIME:**

**This form of proxy is solicited by and on behalf of Management. Proxies must be received by 10:00 a.m. (Eastern time), on June 23, 2026 (or 48 hours (excluding Saturdays, Sundays and statutory holidays) before any postponement or adjournment of the Meeting).**

**Notes to Proxy**

1. **Each holder has the right to appoint a person, who need not be a holder, to attend and represent them at the Meeting. If you wish to appoint a person other than the persons whose names are printed herein, please insert the name of your chosen proxyholder in the space provided on the reverse.**
2. If the securities are registered in the name of more than one holder (for example, joint ownership, trustees, executors, etc.) then all of the registered owners must sign this proxy in the space provided on the reverse. If you are voting on behalf of a corporation or another individual, you may be required to provide documentation evidencing your power to sign this proxy with signing capacity stated.
3. This proxy should be signed in the exact manner as the name appears on the proxy.
4. If this proxy is not dated, it will be deemed to bear the date on which it is mailed by Management to the holder.
5. **The securities represented by this proxy will be voted as directed by the holder; however, if such a direction is not made in respect of any matter, this proxy will be voted as recommended by Management.**
6. **The securities represented by this proxy will be voted or withheld from voting, in accordance with the instructions of the holder, on any ballot that may be called for and, if the holder has specified a choice with respect to any matter to be acted on, the securities will be voted accordingly.**
7. This proxy confers discretionary authority in respect of amendments to matters identified in the Notice of Meeting or other matters that may properly come before the meeting.
8. This proxy should be read in conjunction with the accompanying documentation provided by Management.



**To Vote Your Proxy Online please visit:**  
<https://vote.odysseytrust.com>

**You will require the CONTROL NUMBER printed with your address to the right.**

If you vote by Internet, do not mail this proxy.

**To request the receipt of future documents via email and/or to sign up for Securityholder Online services, you may contact Odyssey Trust Company at <https://odysseytrust.com/ca-en/help/>.**

Voting by mail may be the only method for securities held in the name of a corporation or securities being voted on behalf of another individual. A return envelope has been enclosed for voting by mail.