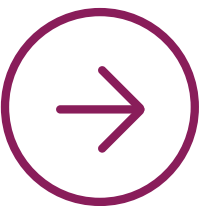


SHAREHOLDER MEETING & ARRANGEMENT FAQ



The following are some questions that you may have relating to the Meeting and answers to those questions. These questions and answers do not provide all of the information relating to the Meeting or the matters to be considered at the Meeting and are qualified in their entirety by the more detailed information available in the meeting materials.



What is the Arrangement?

The Arrangement is to effect the acquisition of the Corporation by the Purchaser by way of a statutory plan of arrangement under Section 182 of the OBCA.

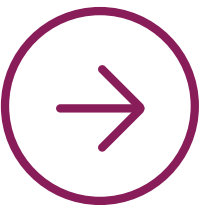
Pursuant to the terms of the Arrangement and the Plan of Arrangement, the Purchaser will acquire all of the issued and outstanding Common Shares for a price of \$20.00 per Common Share in cash. The Purchaser will also acquire all of the issued and outstanding Series B Preferred Shares for \$25.00 per Series B Preferred Share in cash, plus (a) a cash amount per Series B Preferred Share equal to the amount of all accrued and unpaid dividends as of the Effective Date, and (b) to the extent that the Effective Date occurs prior to March 31, 2026, a cash amount per Series B Preferred Share equal to the dividends that would have been payable from the Effective Date to March 31, 2026.

Does the Special Committee support the Arrangement?

Yes. The Special Committee has unanimously recommended that the Board approve the Arrangement and that both Common Shareholders and Series B Preferred Shareholders vote in favour of the Arrangement.

Does the Board support the Arrangement?

Yes. The Board has unanimously determined that the Arrangement is in the best interests of the Corporation and fair to the Shareholders, and recommends that Common and Series B Preferred Shareholders vote FOR the Arrangement.



What are the reasons for the Arrangement?

The Board and Special Committee considered multiple factors, including:

- **Significant Premium:** \$20.00 per Common Share represents a premium of approximately 107% to the July 25, 2025 closing price of \$9.65.
- **Certainty of Value and Liquidity:** Consideration is payable entirely in cash.
- **Fairness Opinions:** Independent financial advisors confirmed the fairness of the consideration.
- **Support of Key Shareholders:** Approximately 45% of Common Shares are committed to vote in favour. -
- **Regulatory Approvals Expected:** Key regulatory approvals are anticipated on acceptable terms.
- **Limited Conditions to Closing:** Only a limited number of conditions remain.



What will I receive
for my Shares
under the
Arrangement?

Each Common Share will be exchanged for \$20.00 in cash. Each Series B Preferred Share will be exchanged for \$25.00 in cash, plus accrued and unpaid dividends, and additional dividends through March 31, 2026 if the Effective Date occurs before that date.

What will I receive
for my Options,
DSUs, PSUs or
RSUs under the
Arrangement?

Options, DSUs, PSUs, and RSUs will generally vest or be redeemed for cash consideration in connection with the Arrangement, subject to applicable withholdings and vesting conditions.



When is the Arrangement expected to be completed?

Subject to satisfaction or waiver of the closing conditions, the Arrangement is expected to close in the fourth quarter of 2025. It cannot be completed later than January 27, 2026, unless extended under the terms of the Arrangement Agreement.

What will happen if the Arrangement is not completed?

Shareholders will not receive payment for their Shares. The Corporation will remain a reporting issuer in Canada, and the Shares will continue to trade on the TSX.

What will happen to the Corporation if the Arrangement is completed?

The Purchaser will acquire all of the issued and outstanding Common and Series B Preferred Shares, and the Corporation will become a wholly-owned subsidiary of the Purchaser. The Common and Series B Preferred Shares will be de-listed from the TSX, and the Corporation will cease to be a reporting issuer in Canada.



When where Meeting?

is and
the



Monday, September 22, 2025

Date

10:00 a.m. (Eastern time)

Time

Goodmans LLP, 333 Bay Street,
Suite 3400, Toronto, Ontario

Location

Via audio webcast at
<https://meetings.lumiconnect.com/400-720-184-170>

Webcast

What is the quorum for the Meeting?

Quorum requires at least two Common Shareholders holding 25% of Common Shares, and at least 50% of Series B Preferred Shares, to be present in person, virtually, or by proxy.

Who is entitled to vote at the Meeting?

Shareholders of record as of August 20, 2025 are entitled to vote.



What approvals are required?

The Arrangement Resolution must be approved by at least two-thirds of votes cast by Common Shareholders. The Series B Preferred Shareholders must also approve their Arrangement Resolution by two-thirds of votes cast, though completion of the Arrangement is not conditional on that approval.

Who has agreed to support the Arrangement?

Richardson Financial Group Limited and a subsidiary, holding approximately 44% of the Common Shares, as well as all directors and senior officers, have agreed to vote in favour. Together these Supporting Shareholders represent approximately 45% of outstanding Common Shares.



Who is soliciting my proxy?

Proxies are being solicited by and on behalf of Management. Laurel Hill Advisory Group has been retained as proxy solicitation agent and shareholder communications advisor.

Can I revoke my proxy?

Yes. Proxies may be revoked by submitting a later-dated proxy, by written notice, or by voting in person or virtually at the Meeting.

How do I vote my Shares?

Registered Shareholders may vote in person, virtually, or by proxy. Beneficial Shareholders must appoint themselves as proxyholders in order to vote. Detailed voting instructions can be found under How to Vote.



What are the Canadian federal income tax consequences?

Shareholders may realize a capital gain or loss on the disposition of their Shares. Tax consequences will vary depending on individual circumstances, and shareholders are advised to consult their own tax advisors.

What will I have to do to obtain the Consideration?

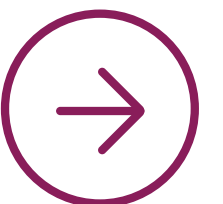
Registered Shareholders must complete and return a Letter of Transmittal with their share certificates or DRS Advice. Beneficial Shareholders must contact their Intermediaries to arrange surrender of their Shares.

Who is entitled to Dissent Rights?

Only Registered Shareholders of record as of August 20, 2025 are entitled to exercise Dissent Rights, subject to strict compliance with applicable procedures.

Can the Corporation pay dividends before completion of the Arrangement?

Shareholders may realize a capital gain or loss on the disposition of their Shares. Tax consequences will vary depending on individual circumstances, and shareholders are advised to consult their own tax advisors.



Who can help answer my questions and assist me in voting my shares?

Shareholders may contact Laurel Hill, RF Capital's proxy solicitation agent and shareholder communications advisor, by telephone at 1-877-452-7184 (toll-free in North America), 1-416-304-0211 (outside North America), or by email at assistance@laurelhill.com. Questions regarding the Letter of Transmittal should be directed to TSX Trust Company at 416-682-3860 or 1-800-387-0825 (toll-free in North America).