

FORM OF PROXY

Special Meeting of Shareholders of RF Capital Group Inc.
to be held in hybrid format on Monday, September 22, 2025, at 10:00 a.m. (Eastern Time)
virtually via live audio webcast at <https://meetings.lumiconnect.com/400-720-184-170>
and in person at Goodmans LLP 333 Bay Street, Suite 3400, Toronto, Ontario (the Meeting)

This form of proxy is solicited by and on behalf of management of the Company.

I/We, being holder(s) of Common Shares of RF Capital Group Inc. (RF Capital or the Company), hereby appoint Donald Wright or, failing him, Dave Kelly or, instead of either of them

(Print the name of the person you are appointing if this person is someone other than the individuals listed above.)

as proxy of the undersigned, to attend, act and vote on behalf of the undersigned on all the following matters and any other matter that may properly come before the Meeting, and at any and all adjournments or postponements thereof in the same manner, to the same extent and with the same powers as if the undersigned were personally in attendance, with full power of substitution. **If no voting instructions are indicated below, this proxy will be voted FOR a matter by management's appointees or, if you appoint another proxyholder, as that other proxyholder sees fit.**

Further details regarding the Meeting, the matters to be voted on at the Meeting and appointing a third-party proxyholder can be found in the Company's management information circular dated August 21, 2025 (the Circular).

Please use a dark black pencil or pen.

Arrangement Resolution

To consider, pursuant to an interim order of the Ontario Superior Court of Justice (Commercial List) dated August 21, 2025, and, if deemed advisable, to pass, with or without variation, the special resolution, the full text of which is set forth in Appendix C to RF Capital Group Inc.'s (the "Company") management information circular dated August 21, 2025 (the "Circular") to approve a statutory plan of arrangement pursuant to Section 182 of the Business Corporations Act (Ontario) involving the Company and iA Financial Corporation, all as more particularly described in the Circular.

FOR

☐

AGAINST

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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. **On any amendments or variations proposed or any new business properly submitted before the Meeting, I/We authorize you to vote as you see fit.**

Signature(s) of Common Shareholder(s)

Date

Please sign exactly as your name(s) appear on this form of proxy. Please see reverse for instructions. All proxies must be received by 10:00 a.m. (Eastern Time) on Thursday, September 18, 2025.

**Form of Proxy – the Meeting of RF Capital Group Inc.
to be held on Monday, September 22, 2025**

How to Vote

Notes to Form of Proxy

1. This form of proxy must be signed by a holder or his or her attorney duly authorized in writing. If you are an individual, please sign exactly as your name appears on this form of proxy. If the holder is a corporation, a duly authorized officer or attorney of the corporation must sign this proxy, and if the corporation has a corporate seal, its corporate seal should be affixed.
2. If the securities are registered in the name of an executor, administrator, or trustee, please sign exactly as your name appears on this form of proxy. If the securities are registered in the name of a deceased or other holder, the form of proxy must be signed by the legal representative with his or her name printed below his or her signature, and evidence of authority to sign on behalf of the deceased or other holder must be attached to this form of proxy.
3. Some shareholders may own securities as both a registered and a beneficial holder; in which case you will need to vote separately as a registered and beneficial holder. Beneficial holders may be forwarded either a form of proxy already signed by the intermediary or a voting instruction form to allow them to direct the voting of securities they beneficially own. Beneficial holders should follow instructions for voting conveyed to them by their intermediaries.
4. If a security is held by two or more individuals, any one of them present or represented by proxy at the Meeting may, in the absence of the other or others, vote at the Meeting. However, if one or more of them are present or represented by proxy, they must vote together the number of securities indicated on the form of proxy.
5. The common shares represented by this form of proxy will be voted as directed by the shareholder. **If no directions are given, this form of proxy will be voted FOR a matter by management's appointees or, if you appoint another proxyholder, as that other proxyholder sees fit.** This form of proxy confers discretionary authority with respect to amendments or variations to the matters set out above and any other matters, which may properly be brought before the Meeting and, in any such event, the common shares represented by this form of proxy will be voted in the discretion of the proxyholder named herein.
6. Shareholders have the right to appoint any person (who need not be a shareholder) to attend and act on their behalf at the Meeting. If you desire to exercise such right and appoint another person other than Donald Wright or Dave Kelly as your proxyholder, strike out each of the names of Donald Wright and Dave Kelly above and insert the name of such other person in the blank space provided. **Note:** If you are appointing a proxyholder other than the persons whose names are printed above, you **MUST** return your proxy to TSX Trust Company **AND** register your proxyholder by contacting TSX Trust Company at 1-866-751-6315 (within North America) or (416) 682-3860 (outside North America) or by internet at <https://www.tsxtrust.com/control-number-request> and provide TSX Trust Company with the required information for your proxyholder by 10:00 a.m. (Eastern time) on September 18, 2025 so that TSX Trust Company may provide the proxyholder with a Control Number. This Control Number will allow your proxyholder to log in to and vote at the Meeting online. **WITHOUT A CONTROL NUMBER, YOUR PROXYHOLDER WILL NOT BE ABLE TO VOTE OR ASK QUESTIONS AT THE MEETING. THEY WILL ONLY BE ABLE TO ATTEND THE MEETING ONLINE AS A GUEST.**
7. This form of proxy must be dated and signed exactly as your name appears herein. When signing in a fiduciary or representative capacity, please give full title to such. In the case of joint shareholders, each must sign. Proxies from a corporation must be signed by a duly authorized officer thereof, or by an attorney thereof duly authorized in writing.
8. If this form of proxy is not dated in the space above, it will be deemed to bear the date on which it was received by TSX Trust.

All holders should refer to the Circular for further information regarding completion and use of this form of proxy and other information pertaining to the Meeting.

INTERNET PRIOR TO MEETING

To vote online, visit www.meeting-vote.com, enter your **13-digit control number** and follow the prompts to place your vote.

INTERNET AT MEETING

To vote virtually at the Meeting, log into the Meeting platform online at <https://meetings.lumiconnect.com/400-720-184-170>

Registered shareholders: Click **"I have a login"** and enter your unique **13-digit control number** and the password **"rf2025"** (case-sensitive). The 13-digit number located on this Form of Proxy is your control number. **If you use your control number to log into the Meeting, any vote you cast at the Meeting will revoke any proxy you previously submitted. If you do not wish to revoke a previously submitted proxy, you should enter the meeting as a guest by clicking "I am a guest."**

Duly appointed proxyholders: Click **"I have a login"** and then enter your unique **13-digit control number** and the password **"rf2025"** (case sensitive). Proxyholders who have been duly appointed and registered with TSX Trust Company as described in this circular will receive a control number by email from TSX Trust Company after the proxy voting deadline has passed (see Note 6 for further details).

If you encounter any difficulties with the Meeting platform, please contact: support-ca@lumiglobal.com

TELEPHONE

Use any touch-tone phone, call toll free in North America **1-800-387-0825** and follow the voice instructions.

To vote by internet or telephone you will need your control number. If you vote by internet or telephone, do not return this form of proxy.

MAIL, FAX, or EMAIL

Complete and return your signed form of proxy in the envelope provided:

TSX Trust Company
Proxy Department, P.O. Box 721
Agincourt, Ontario M1S 0A1

You may alternatively fax your proxy to **416-595-9593 — Attention: Proxy Department** or scan and email to: proxyvote@tmx.com

An undated proxy is deemed to be dated on the day it was received by TSX Trust.

All proxies must be received by no later than 10:00 a.m. (Eastern Time) on Thursday, September 18, 2025.