MCAN Financial

Computershare

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Toronto, ON M5H 4A6
www.computershare.com

Security Class

Holder Account Number

Fold

Form of Proxy - Annual and Special Meeting scheduled to be held on Thursday, April 30, 2026

This Form of Proxy (this "proxy") is solicited by and on behalf of Management ("Management") of MCAN Mortgage Corporation (d/b/a MCAN Financial Group) (the "Corporation").

Notes to proxy

1. **If you want to attend and vote at the meeting, please write your name in the blank space provided for that purpose on the reverse of this form. Every shareholder has the right to appoint some other person or company of their choice, who need not be the Corporation or a shareholder of the Corporation, to attend and act on their behalf at the meeting. If you wish to appoint a person or company other than the persons whose names are printed herein, please insert the name of your chosen proxyholder in the space provided on the reverse and return your proxy by mail or vote by internet at www.investorvote.com. In addition, YOU MUST go to http://www.computershare.com/MCAN by 5:00 p.m., Toronto time, on April 28, 2026, and provide Computershare with the required information for the chosen proxyholder so that Computershare may provide the proxyholder with an invite code via email. This invite code will allow your proxyholder to log in to and vote at the meeting. Without an invite code, your proxyholder will only be able to log in to the meeting as a guest and will not be able to vote.**
2. If the securities are registered in the name of more than one owner (for example, joint ownership, trustees, executors, etc.), then all those registered should sign this proxy. 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. If you are voting on behalf of a corporation you are required to provide your name and designation of office, e.g., ABC Inc. per John Smith, President.
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 shareholder.
5. **The securities represented by this proxy will be voted as directed by the shareholder. In the absence of such directions, this proxy will be voted FOR the matters listed in items 1, 2, 3 and 4 and with respect to item 2, the votes will be distributed equally among the nominated directors.**
6. The securities represented by this proxy will be voted or withheld from voting, in accordance with the instructions of the shareholder, on any ballot that may be called for and, if the shareholder 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 or any adjournment or postponement thereof.
8. This proxy should be read in conjunction with the accompanying Notice of Annual and Special Meeting of Shareholders and Management Information Circular.

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To Vote Using the Internet

- Go to the following website: www.investorvote.com
- **Smartphone?** Scan the QR code to vote now.

To Vote by Mail

- Complete, sign and date the reverse hereof.
- Return this proxy in the envelope provided.

To Vote by Fax

- Complete, sign and date the reverse hereof.
- Forward it by fax (toll-free in Canada and the U.S.) to 1-866-249-7775.
- Forward it by fax to (416) 263-9524 for calls outside Canada and the U.S.

To Receive Documents Electronically

- You can enroll to receive future securityholder communications electronically by visiting www.investorcentre.com.

To Virtually Attend the Meeting

- You can attend the meeting virtually by visiting the URL provided on the back of this proxy.

Proxies submitted must be received by 5:00 pm, Toronto Time, Tuesday, April 28, 2026.

Voting by mail or fax is the only method for shares held in the name of a corporation or shares being voted on behalf of another individual.
Voting by mail, fax or the internet are the only methods by which a shareholder may appoint a person as proxyholder other than the Management nominees named on the reverse of the proxy. Instead of mailing this proxy, you may choose to vote using the internet or by faxing in this proxy.
To vote via the Internet, you will need to provide your CONTROL NUMBER listed below.

CONTROL NUMBER

Form of Proxy - MCAN Mortgage Corporation

This Form of Proxy (this "proxy") is solicited by and on behalf of Management ("Management") of MCAN Mortgage Corporation (d/b/a MCAN Financial Group) (the "Corporation")

The undersigned shareholder of common shares of the Corporation hereby revokes any proxy previously given and hereby appoints Gaelen J. Morphet or failing her, Brian W. Chu

OR

(Print the name of the person you are appointing if this person is someone instead of the foregoing in the blank space provided)

Note: If you are appointing a proxyholder other than the Management nominees, YOU MUST return your proxy by mail and go to http://www.computershare.com/MCAN by 5:00 p.m., Toronto time, April 28, 2026, and provide Computershare with the required information for your appointee so that Computershare may provide the appointee with an invite code via email. This invite code will allow your appointee to log into and vote at the Meeting. Without an invite code your proxyholder will only be able to log into the Meeting as a guest and will not be able to vote.

as my/our proxyholder with full power of substitution and to vote 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 of the shareholders of the Corporation (the "Meeting") to be held in person and via live video webcast online at http://meetnow.global/MNJ2JKQ on Thursday, April 30, 2026 at 4:30 p.m. (Toronto time), and at any adjournment or postponement thereof.**

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The Board of Directors and Management recommend that shareholders vote **FOR** the following matters**:**

1. Amendment to Section 3.01 of By-law No. Twelve — FOR ☐ AGAINST ☐

To consider and, if deemed advisable, to pass a special resolution, the full text of which is set forth in the accompanying Management Information Circular, confirming an amendment to By-law No. Twelve.

2. Election of Directors (by cumulative voting)

VOTE FOR the election as directors of each of the nominees proposed in the accompanying Management Information Circular, distributing my votes equally among them. ☐

OR

VOTE FOR the election as directors of one or more of the nominees proposed in the accompanying Management Information Circular, distributing my votes as indicated below. Strike out the name of the nominee(s) for whom you are withholding your vote. Your votes will be distributed equally among the nominees for whom you have not withheld your vote, unless you indicate a different allocation.

Nominee	No. of Votes	Nominee	No. of Votes
Bonnie Agostinho		Karen L. Martin	
Brian W. Chu		Gaelen J. Morphet	
John E. Coke		Emily A. Randle	
Glenn Doré		Derek G. Sutherland	
Olga Giovanniello			
Total Number of Votes Cast:			

OR

WITHHOLD FROM VOTING in respect of each director. ☐

3. Appointment of Auditors — FOR ☐ WITHHOLD ☐

Appointment of Ernst & Young LLP, Toronto, as auditors of the Corporation.

4. Advisory Vote on Board's approach to Executive Compensation — FOR ☐ AGAINST ☐

To consider, and, if deemed advisable, approve an advisory resolution, the full text of which is set forth in the accompanying Management Information Circular, accepting the Board's approach to executive compensation.

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Authorized Signature(s) - Sign Here - This section must be completed for your instructions to be executed.

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, this proxy will be voted as recommended by Management. If you are voting on behalf of a corporation you are required to provide your name and designation of office, e.g., ABC Inc. per John Smith, President.**

Signature(s)

Signing Capacity

Date

Financial Statements Request

In accordance with securities regulations, shareholders may elect annually to receive financial statements, if they so request. If you wish to receive such mailings, please mark your selection.

Interim Financial Statements and related MD&A

☐ Mark this box if you would like to receive interim financial statements by mail.

Annual Financial Statements and related MD&A

☐ Mark this box if you do not want to receive the annual financial statements by mail.

Information Circular

☐ Mark this box if you would like to receive the information circular by mail.