

NOTICE OF ANNUAL GENERAL AND SPECIAL MEETING OF SHAREHOLDERS
to be held on December 12, 2024 at 1:00 p.m. (Toronto time)

NOTICE IS HEREBY GIVEN that the Annual General and Special Meeting (the “**Meeting**”) of the shareholders (the “**Shareholders**”) of FRNT Financial Inc. (the “**Company**” or “**FRNT**”) will be held at Suite 3200, Bay Adelaide Centre – North Tower 40 Temperance St. Toronto, ON M5H 0B4 Canada, on Thursday, December 12, 2024 at 1:00 p.m. (Toronto time) to consider resolutions for the following purposes:

1. to receive and consider the audited consolidated financial statements of the Company for the financial years ended June 30, 2024 and 2023, and June 2023 and 2022, together with the report of the auditors thereon (the “**Financial Statements**”);
2. to set the number of directors at five (5) members and to elect the directors of the Company for the ensuing year;
3. to re-appoint Baker Tilly WM LLP as auditors of the Company for the ensuing year and to authorize the directors to fix their remuneration;
4. to consider and, if deemed advisable, to pass an ordinary resolution approving the Company’s 20% fixed stock option plan, as more particularly described in the accompanying management information circular (the “**Circular**”) under the heading “Particulars of Other Matters to be Acted Upon –20% Fixed Option Plan”; and
5. to transact such other business as may properly be put before the Meeting or any adjournment or postponement thereof.

Shareholders are encouraged to vote by proxy in advance of the Meeting rather than attending in person.

The Circular provides additional information relating to the matters to be dealt with at the Meeting and is deemed to form part of this notice (the “**Notice**”). Also accompanying this Notice and the Circular is a form of proxy for registered Shareholders or a voting instruction form for non-registered Shareholders. Only Shareholders of record at the close of business on November 1, 2024 will be entitled to receive notice of and to vote at the Meeting.

A registered Shareholder may attend the Meeting in person or may be represented by proxy. Registered Shareholders who are unable to attend the Meeting or any adjournments or postponements thereof in person are requested to complete, date, sign and return the accompanying form of proxy for use at the Meeting or any adjournments or postponements thereof. As a registered Shareholder, you can choose from two different ways to vote your shares by proxy: (a) by mail or in person delivery in the addressed envelope provided or deposited at the offices of Odyssey Trust Company, Trader’s Bank Building, 702, 67 Yonge Street, Toronto, Ontario M5E 1J8, on behalf of the Company, so as to arrive not later than 1:00 p.m. (Toronto time) on December 10, 2024, or if the Meeting is adjourned or postponed, at the latest 48 hours (excluding Saturdays, Sundays and holidays) before the time set for any reconvened meeting at which the proxy is to be used; or (b) on the internet at <https://login.odysseytrust.com/pxlogin>, unless the Chair of the Meeting elects to exercise his or her discretion to accept proxies received subsequently. Late proxies may be accepted or rejected by the Chair of the Meeting in his or her discretion, and the Chair is under no obligation to accept or reject any late proxy.

If you are a non-registered Shareholder and receive these materials through your broker or through another intermediary, please complete and return the voting instruction form in accordance with the instructions provided to you by your broker or intermediary. Failure to do so may result in your shares of the Company not being voted at the Meeting.

DATED at Toronto, Ontario this 1st day of November, 2024.

**BY ORDER OF THE BOARD OF DIRECTORS OF
FRNT FINANCIAL INC.**

“*Stéphane Ouellette*”
Chief Executive Officer & Director