

**CERTIFICATE**

Reference is made to the Special Meeting of holders of Common shares in the capital of Olympia Financial Group Inc. (the "Corporation") scheduled to be held on January 6, 2026 (the "Meeting").

I, Jonathan Babnuik, General Counsel of the Corporation hereby certify in my capacity as an officer of the Corporation, for and on behalf of the Corporation, and not in my personal capacity, that:

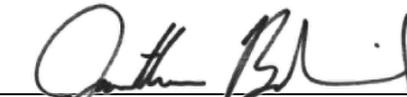
1. All proxy-related materials in connection with the Meeting are being sent in compliance with the applicable timing requirements in sections 2.9 and 2.12 of National Instrument 54-101 *Communication with Beneficial Owners of Securities of a Reporting Issuer* ("NI 54-101") to the beneficial owners of the Corporation.
2. The Corporation has arranged to carry out all of the requirements of NI 54-101 in connection with the Meeting, in addition to those described above.
3. The Corporation is relying upon Section 2.20 of NI 54-101 in connection with the abridgement of certain of the time periods specified in NI 54-101 in respect of the Meeting

The terms "beneficial owner" and "proxy-related materials" as used in this Certificate shall have the respective meanings ascribed thereto in NI 54-101.

DATED at this 9<sup>th</sup> day of December, 2025.

**OLYMPIA FINANCIAL GROUP INC.**

Per: \_\_\_\_\_



Jonathan Babnuik  
General Counsel