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July 6, 2022

Alberta Securities Commission  
British Columbia Securities Commission  
The Manitoba Securities Commission  
Financial and Consumer Services Commission (New Brunswick)  
Office of the Superintendent of Securities Service Newfoundland and Labrador  
Office of the Superintendent of Securities (Northwest Territories)  
Nova Scotia Securities Commission  
Nunavut Securities Office - Office of the Superintendent of Securities  
Ontario Securities Commission  
Office of the Superintendent of Securities (Prince Edward Island)  
Autorité des marchés financiers (Québec)  
Financial and Consumer Affairs Authority of Saskatchewan  
Office of the Yukon Superintendent of Securities

**Re: Definity Financial Corporation (“the Company”)**

We refer to the short form base shelf prospectus of the above Company dated July 6, 2022 relating to the offering of up to C\$2,000,000,000 of debt securities, common shares, preferred shares, subscription receipts, warrants, share purchase contracts and units of the Company (the “Prospectus”). We consent to being named and to the use, through incorporation by reference in the above-mentioned Prospectus, of our report dated February 10, 2022 to the shareholders of the Company on the following financial statements:

- Consolidated balance sheets as at December 31, 2021 and 2020; and
- Consolidated statements of comprehensive income, changes in equity and cash flows for the years ended December 31, 2021 and 2020, and a summary of significant accounting policies and other explanatory information.

We report that we have read the Prospectus and all information specifically incorporated by reference therein and have no reason to believe that there are any misrepresentations in the information contained therein that are derived from the financial statements upon which we have reported or that are within our knowledge as a result of our audit of such financial statements. We have complied with Canadian generally accepted standards for an auditor's consent to the use of a report of the auditor included in an offering document, which does not constitute an audit or review of the Prospectus as these terms are described in the CPA Canada Handbook - Assurance.

Yours faithfully,

Chartered Professional Accountants  
Licensed Public Accountants