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July 11, 2024

Alberta Securities Commission
British Columbia Securities Commission
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
Office of the Superintendent of Securities (Nunavut)
Ontario Securities Commission
Financial and Consumer Services Division (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 11, 2024, relating to the offering 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 the incorporation by reference, in the Prospectus, of our report dated February 15, 2024 to the shareholders of the Company on the following financial statements:

- Consolidated balance sheets as at December 31, 2023 and 2022; and
- Consolidated statements of income, comprehensive income, changes in equity and cash flows for the years ended December 31, 2023 and 2022, 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 truly,

Chartered Professional Accountants
Licensed Public Accountants