

E-L FINANCIAL CORPORATION LIMITED

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CERTIFICATE OF OFFICER

TO: The Canadian Securities Regulatory Authorities

RE: **Annual Meeting of Shareholders to be held on May 8, 2024**

With reference to National Instrument 54-101 — *Communication with Beneficial Owners of Securities of a Reporting Issuer* (“**NI 54-101**”), the undersigned, Richard B. Carty, Corporate Secretary of the Company, in such capacity and not in his personal capacity, hereby certifies for and on behalf of the Company, that:

- (a) in accordance with the requirements set out in section 2.20(a) of NI 54-101, the Company has arranged to have the proxy-related materials for the Meeting sent in compliance with the applicable timing requirements in sections 2.9 and 2.12 of NI 54-101;
- (b) in accordance with the requirements set out in section 2.20(b) of NI 54-101, the Company has arranged to carry out all of the requirements of NI 54-101 in addition to those described in paragraph (a) above; and
- (c) the Company is relying upon section 2.20 of NI 54-101 in connection with the Meeting.

DATED as of March 27, 2024.

By: /s/ Richard B. Carty

Name: Richard B. Carty
Title: Corporate Secretary