



FRONTENAC

MORTGAGE INVESTMENT CORPORATION

October 29, 2025

**NOTICE TO SHAREHOLDERS OF ACCESS TO PROXY-RELATED MATERIALS
FOR UPCOMING SPECIAL MEETING OF SHAREHOLDERS**

Dear Shareholders:

Frontenac Mortgage Investment Corporation (“**FMIC**”) will be holding its special meeting (“the Meeting”) on December 8, 2025 at 2:00 p.m. (Eastern time). The Company will hold the Special Meeting in a hybrid format which will be conducted both via live webcast online and in person. Shareholders who choose to attend the Meeting online may only do so by accessing a live webcast of the Meeting at [//meetnow.global/MNPW4P9](https://meetnow.global/MNPW4P9) and may login with their email address and unique Voter ID and Access Code provided on the enclosed Voter Instruction/Proxy Form.

A notice of meeting, and the Circular, (collectively, the “**Materials**”) have been posted at <https://www.envisionreports.com/Frontenac2025> on FMIC’s profile on www.sedar.com, and on FMIC’s website at www.fmic.ca. In accordance with applicable securities laws FMIC is providing such electronic access to the Materials for review by shareholders for this year’s Meeting in lieu of mailing paper copies of the Materials to shareholders. The provision of the Materials to shareholders in this way, called ‘Notice and Access’, will result in substantial cost savings to FMIC in postage and materials and reduces the consumption of paper products. Nevertheless, if you wish to receive paper copies of the Materials please contact the Corporate Secretary at amberkehoe@advancedgroup.ca no later than November 24, 2025 and FMIC will send you the paper copies within three business days of your request so that you will receive them in advance of the December 4, 2025 deadline to vote via the Voter Instruction/Proxy Form..

The Meeting is being held to consider and/or vote on the matters as set out in the Voter Instruction/Proxy Form accompanying this notice. Such matters are described in detail under the heading ‘Particulars of Matters to be Acted Upon’ in the management information circular (the “**Circular**”) in respect of the Meeting. Shareholders are reminded to review the Circular included with the Materials prior to voting using the enclosed Voter Instruction/Proxy Form.

The means by which you may vote your shares at the Meeting using the enclosed Voter Instruction/Proxy Form are described in the attached Voter Instruction/Proxy Form as well as in the Circular under the heading ‘Proxies and Voting Rights’. Completed Voter Instruction/Proxy Forms must be received by Computershare on behalf of FMIC no later than 2:00 p.m. EDT on December 4, 2025.

If you have any questions about Notice and Access please call Computershare toll free at 1-866-732-VOTE (8683).