

Voting Instruction Form ("VIF") – Annual and Special Meeting to be held on July 23, 2026

Trader's Bank Building
1100, 67 Yonge Street
Toronto ON M5E 1J8

Appointment of Proxyholder

I/We being the undersigned holder(s) of **Everyday People Financial Corp.** hereby appoint **Gordon Reykdal, Director** or failing this person, **Barret Reykdal, Co-Chief Executive Officer** (the "Management Nominees")

OR
Print the name of the person you are appointing if this person is someone other than the Management Nominees listed herein:

as my/our proxyholder with full power of substitution and to attend, act, and to vote for and on behalf of the holder in accordance with the following direction (or if no directions have been given, as the proxyholder sees fit) and all other matters that may properly come before the **Annual and Special Meeting of Everyday People Financial Corp.** to be held virtually at <https://meetings.lumiconnect.com/400-837-900-337> at 10:00 a.m. (Mountain Daylight Time) on **Thursday, July 23, 2026** or at any adjournment thereof.

1. Election of Directors.	For	Withhold		For	Withhold		For	Withhold
a. David Guebert	☐	☐	b. Nitin Kaushal	☐	☐	c. Graham Rankin	☐	☐
d. Barret Reykdal	☐	☐	e. Gordon Reykdal	☐	☐	f. Scott Sinclair	☐	☐
g. Amy ter Haar	☐	☐						
2. Appointment of Auditors. To approve the re-appointment of MNP LLP to serve as auditor of the Company until the next annual meeting of shareholders, or until a successor is otherwise appointed prior thereto, and to authorize the Board to fix the auditor's remuneration							For	Withhold
							☐	☐
3. Omnibus Share Incentive Plan. To consider, and, if deemed advisable, to pass, with or without variation, an ordinary resolution of disinterested shareholders of the Company confirming and approving the Omnibus Share Incentive Plan.							For	Against
							☐	☐
4. Divestiture of Non-Core Financial Services Subsidiaries. To consider, and, if deemed advisable, to pass, with or without variation, an ordinary resolution of disinterested shareholders of the Company approving the divestiture of the Company's non-core financial services subsidiaries.							For	Against
							☐	☐
5. Issuance of Shares-for-Debt. to consider and, if deemed advisable, to pass, with or without variation, an ordinary resolution of the disinterested shareholders of the Company approving the issuance of Shares-for-Debt.							For	Against
							☐	☐

Authorized Signature(s) – This section must be completed for your instructions to be executed.

Signature(s):

Date

I/we authorize you to act in accordance with my/our instructions set out above. I/We hereby revoke any VIF previously given with respect to the Meeting. If no voting instructions are indicated above, **this VIF will be voted as recommended by Management.**

Interim Financial Statements – Check the box to the right if you would like to **RECEIVE** interim financial statements and accompanying Management's Discussion & Analysis by mail. See reverse for instructions to sign up for delivery by email.

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Annual Financial Statements – Check the box to the right if you would like to **RECEIVE** the Annual Financial Statements and accompanying Management's Discussion and Analysis by mail. See reverse for instructions to sign up for delivery by email.

☐

MM / DD / YY

**This VIF is solicited by and on behalf of Management.
VIFs must be received by 10:00 a.m., (Mountain Daylight Time), on
July 21, 2026.**

Notes to VIF

1. Each holder has the right to appoint a person, who need not be a holder, to attend and represent them at the Meeting. If you wish to appoint a person other than the persons whose names are printed herein, please insert the name of your chosen proxyholder in the space provided on the reverse.
2. If the securities are registered in the name of more than one holder (for example, joint ownership, trustees, executors, etc.) then all of the registered owners must sign this VIF in the space provided on the reverse. If you are voting on behalf of a corporation or another individual, you may be required to provide documentation evidencing your power to sign this VIF with signing capacity stated.
3. This VIF should be signed in the exact manner as the name appears on the VIF.
4. If this VIF is not dated, it will be deemed to bear the date on which it is mailed by Management to the holder.
5. The securities represented by this VIF will be voted as directed by the holder; however, if such a direction is not made in respect of any matter, this VIF will be voted as recommended by Management.
6. The securities represented by this VIF will be voted or withheld from voting, in accordance with the instructions of the holder, on any ballot that may be called for and, if the holder has specified a choice with respect to any matter to be acted on, the securities will be voted accordingly.
7. This VIF confers discretionary authority in respect of amendments to matters identified in the Notice of Meeting or other matters that may properly come before the meeting.
8. This VIF should be read in conjunction with the accompanying documentation provided by Management.

**INSTEAD OF MAILING THIS VIF, YOU MAY SUBMIT YOUR
VIF USING SECURE ONLINE VOTING AVAILABLE ANYTIME:**



To Vote Your VIF Online please visit:
<https://vote.odysseytrust.com>

**You will require the CONTROL NUMBER printed with your
address to the right.**

You can attend the meeting virtually by visiting
<https://meetings.lumiconnect.com> and entering the meeting ID 400-837-900-
337 For further information on the virtual meeting and how to attend it, please

view the management information circular of the company.

If you vote by Internet, do not mail this VIF.

**To request the receipt of financial documents, you may contact Odyssey Trust
Company at <https://odysseytrust.com/ca-en/help/>.**

Voting by mail may be the only method for securities held in the name of a corporation or securities being voted on behalf of another individual. A return envelope has been enclosed for voting by mail.