



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

Dear Shareholders:

You are receiving this notice as Frontenac Mortgage Investment Corporation (“**FMIC**” or the “**Company**”) has elected to utilize the notice-and-access provisions adopted by Canadian Securities Administrators in respect of its special meeting of holders (the “**Shareholders**” and each, a “**Shareholder**”) of common shares (the “**Shares**”) to be held on Wednesday, December 18, 2024 (the “**Meeting**”). Notice-and-access allows the Company to post electronic versions of its notice of meeting, management information circular dated October 31, 2024 (the “**Circular**”), and other Meeting materials (together the “**Meeting Materials**”) online, rather than mailing paper copies of such Meeting Materials to Shareholders.

Meeting Date and Location

When: Wednesday, December 18, 2024
2 p.m. (Eastern Standard Time)

Where: The DoubleTree Hotel at 1550 Princess St., Kingston, Ontario K7M 9E3 and online via live webcast at meetnow.global/MD9F99Y

Shareholders who choose to attend the Meeting online may check-in using your control number as it appears on your form of proxy (if you are a registered Shareholder) or voting instruction form (if you are a non-registered Shareholder) or which has been emailed to proxyholders appointed to vote Shares as a proxyholder.

Disclosure regarding matters to be voted on may be found in the following Sections of the Circular:

1. *Particulars of Matters to be Acted Upon – The Orderly Wind-Up Plan*
2. *Particulars of Matters to be Acted Upon – Pro Rata Redemption Plan*

Shareholders are reminded to review the Circular carefully and in full prior to voting.

Websites where Meeting Materials are Posted

Electronic copies of the Meeting Materials may be found on the Company’s System for Electronic Data Analysis and Retrieval + profile at www.sedarplus.ca, as well as at Computershare Trust Company of Canada’s (“**Computershare**”) website at <http://www.envisionreports.com/Frontenac> and at the Company’s website at fmic.ca.

How to Obtain a Paper Copy of the Meeting Materials

If you wish to receive paper copies of the Meeting Materials, you may do so free of charge. Requests may be made by contacting W.A. Robinson Asset Management Ltd. toll free at 1-877-279-3061 x 105 or amber.kehoe@robinsonam.com no later than Wednesday, December 4, 2024.

The Company will arrange for paper copies to be sent within three business days of such request so that you will receive them in advance of the December 16, 2024 deadline to vote via the form of proxy or voting instruction form.

How to Vote

Your vote is important. You cannot vote by returning this notice. To vote your Shares, you must vote using the method set out in the enclosed form of proxy or voting instruction form. Voting instruction forms or forms of proxy must be received by the Company no later than 4 p.m. EST on December 16, 2024.

See the Circular for instructions on how to appoint a proxyholder to vote your Shares and how to register the proxyholder to participate in the Meeting and vote your Shares for you.

Questions

If you have any questions about notice-and-access please contact Computershare toll free at 1-866-732-8683.