

FREQUENTLY ASKED QUESTIONS

The following frequently asked questions and answers is a summary of the other information contained elsewhere in this Circular and is qualified in its entirety by such other information. Capitalized and defined terms used below have the meanings given to them elsewhere in this Circular. The RMC Club Board and the RMC Foundation Board recommend that Members read this Circular in its entirety before making a decision regarding the Merger and other matters contained herein.

How can I get a paper copy of this Circular?

Members who would like a paper copy of this Circular may contact us by telephone at 1-844-216-6765 or by email at RMCMergerInfo@gmail.com and we will send you a copy free of charge.

When and where will the Pre-Meeting Question and Answer Session be held?

The pre-Meeting question and answer session will be held by Zoom at 18:15 hours (Kingston, Ontario time) on Thursday, October 7, 2021. The details for the Zoom meeting are as follows:

<https://us02web.zoom.us/j/83803429690?pwd=RmZoZWlqa2pBS3hwYzFUYS9XSUtyZz09>

Meeting ID: 838 0342 9690

Passcode: 107370

Dial by your location

+1 587 328 1099 Canada

+1 647 374 4685 Canada

+1 647 558 0588 Canada

+1 778 907 2071 Canada

+1 204 272 7920 Canada

+1 438 809 7799 Canada

Find your local number: <https://us02web.zoom.us/u/ketSc3Q8na>

When and where will the Meeting be held?

The Meeting will be held at 19:30 hours (Kingston, Ontario time) on Thursday, October 7, 2021.

The meeting will be conducted by way of a live audio webcast. Members will not be able to attend the meeting in person. Details on how to attend and vote at the virtual meeting are provided below. See "How do I vote?" immediately below.

How do I vote?

The Meeting will be held virtually by way of a live audio webcast online at <https://virtual-meetings.tsxtrust.com/1214>. The password is "RMC2021". Members and their duly appointed proxyholders will be able to attend, participate and vote at the Meeting. Guests will not be able to vote at the Meeting.

Members may vote before or at the Meeting, as described below. **Whether or not you are able to attend the meeting, we would encourage you to vote.**

Please note that voting at the Meeting is limited to Members. If you are not currently a Member, there is no better time to join. Simply call us at 1-844-216-6765 or email us at RMCMergerInfo@gmail.com to join.

Voting Before the Meeting by Proxy

Members may vote before the Meeting by completing and submitting a form of proxy (available at www.rmclub.ca and www.rmcfoundation.ca/en/merger-information/).

Completed proxies can be emailed to us at RMCMergerInfo@gmail.com or sent by facsimile to 416-947-0866, in each case, to be received on or prior to 19:30 hours (Kingston, Ontario time) on Tuesday, October 5, 2021 or, if the Meeting is adjourned, 48 hours (excluding Saturdays, Sundays and holidays), preceding the day and time the adjourned Meeting is reconvened (the “**Proxy Deposit Deadline**”).

Voting at the Meeting

The Meeting will be hosted virtually via live audio webcast at:

Link: <https://virtual-meetings.tsxtrust.com/1214>

Password: **RMC2021**

We have sent an email with a unique control number to each Member who is entitled to vote at the Meeting. That control number was sent to the latest email on file with the RMC Club. **You will need that control number to vote at the Meeting.** If you did not receive a control number by email, or if you have misplaced it, you can obtain your control number by calling us at 1-844-216-6765 or by emailing us at RMCMergerInfo@gmail.com.

Members may attend and vote at the Meeting virtually by following the steps listed below:

1. Type in <https://virtual-meetings.tsxtrust.com/1214> on your browser at least 15 minutes before the Meeting starts. Do not use Internet Explorer due to compatibility issues.
2. Click on “**I have a control number**”.
3. Enter your 12-digit control number that was provided to you.
4. Enter the password: **RMC2021** (case sensitive).
5. When the ballot is opened, click on the “Voting” icon. To vote, simply select your voting direction from the options shown on screen and click **Submit**. A confirmation message will appear to show your vote has been received.

Members who want to appoint someone else (other than the persons named in the form of proxy) to attend and vote at the Meeting virtually for them may do so by following the steps listed below:

1. Complete and submit a form of proxy (available at www.rmclub.ca and www.rmcfoundation.ca) appointing the person that you want to appoint to vote for you. Completed proxies can be emailed to us at RMCMergerInfo@gmail.com or sent by facsimile to 416-947-0866, in each case, to be received on or prior to the Proxy Deposit Deadline.
2. Obtain a control number before the Proxy Deposit Deadline by contacting TSX Trust Company by emailing tsxtrustproxyvoting@tmx.com the "Request for Control Number" form, which can be found here <https://tsxtrust.com/resource/en/75>.
3. Type in <https://virtual-meetings.tsxtrust.com/1214> on your browser at least 15 minutes before the Meeting starts. Do not use Internet Explorer due to compatibility issues.
4. Click on “**I have a control number**”.
5. Enter your 12-digit control number that was provided to you.

6. Enter the password: **RMC2021** (case sensitive).
7. When the ballot is opened, click on the "Voting" icon. To vote, simply select your voting direction from the options shown on screen and click **Submit**. A confirmation message will appear to show your vote has been received.

Guests can also listen to the Meeting by following the steps below:

1. Type in <https://virtual-meetings.tsxtrust.com/1214> on your browser at least 15 minutes before the Meeting starts. Do not use Internet Explorer.
2. Click on "I am a Guest".

If you need assistance with voting before the Meeting, please contact us by telephone at 1-844-216-6765 or by email at RMCMergerInfo@gmail.com.

When is the deadline to become a Member to vote at the Meeting?

You must be a Member in good standing as of the close of business on Friday, September 24, 2021 in order to vote at the Meeting.

Can I appoint someone else as my Proxy to attend and vote at the Meeting?

Yes. To appoint some other person to vote for you at the Meeting, you must first submit a form of proxy (available at www.rmclub.ca and www.rmcfoundation.ca/en/merger-information/) indicating who you are appointing and then you or your appointee must then register with TSX Trust in advance of the Meeting by emailing tsxtrustproxyvoting@tmx.com the completed "Request for Control Number" form, which can be found here <https://tsxtrust.com/resource/en/75>.

See "Appointment and Revocation of Proxies" on page **Error! Bookmark not defined.** of this Circular.

What is proposed to be approved at the Meeting?

At the Meeting, Members will be asked to approve:

- The merger of the RMC Club and the RMC Foundation;
- The consolidation of certain segregated Life Membership Investment Funds of the RMC Club;
- The new by-laws for the Merged Company;
- Certain amendments to the articles of the Merged Company to reflect a name change and to amend the statement of purposes and the classes and terms of membership of the Merged Company;
- The election of the board of directors and the President of the Merged Company; and
- The appointment of Wilkinson & Company LLP as the auditors for the Merged Company and to authorize the board of directors of the Merged Company to fix their remuneration.

See "The Merger" on page **Error! Bookmark not defined.** of this Circular.