

## Notice-and-access

This year, as permitted by Canadian securities regulators, Intact Financial Corporation (the “Company”) is using “notice-and-access” to deliver meeting materials to shareholders. Under notice-and-access, shareholders still receive a proxy form or voting instruction form enabling them to vote at the meeting. It also allows the Company to post the information circular (“Circular”) and annual report online instead of mailing them out to each shareholder, saving substantial printing and mailing costs and greatly reducing the Company’s paper consumption.

You will find enclosed with this notice a proxy form or a voting instruction form that you can use to vote your shares (see “Voting” below).

■ It is very important that you read the Circular carefully before voting your shares.

## Meeting Date and Location

May 11, 2022

1:00 p.m. (Eastern Time)

Virtual Meeting: <https://web.lumiagm.com/486784878>

## Where you can access the meeting materials

The Circular, annual report, and other relevant materials are available:

On our website:  
[www.intactfc.com/agm2022](http://www.intactfc.com/agm2022)

On SEDAR:  
[www.sedar.com](http://www.sedar.com)

 <b>Business of the meeting:</b>	<b>For more details, please see:</b>
1 Receive the consolidated financial statements for the year ended December 31, 2021 and the auditor’s report on those statements;	Section 3.1 of the Circular and the 2021 annual report
2 Appoint the auditor;	Section 3.2 of the Circular
3 Elect Directors;	Section 3.3 and 4.1 of the Circular
4 Approve the advisory resolution to accept the approach to executive compensation disclosed in the Circular;	Section 3.4 of the Circular
5 Transact such other business as may properly be brought before the meeting.	



Have questions about this notice? Call toll free: 1-855-887-2244

## Voting

Please note that you cannot vote by returning this notice.

You may vote your shares by:



Internet



Phone



Mail

■ Please refer to the instructions on your separate proxy or voting instruction form on how to vote using these methods.

You may also vote by attending the virtual meeting at <https://web.lumiagm.com/486784878>. Please refer to Section 1 of the Circular entitled “Voting Information” for instructions on how to vote at the meeting.

## Registered Shareholders

In order to be valid, the proxy form or voting instruction form must be submitted by Internet, phone, or by mail no later than 12:00 p.m. (Eastern Time) on May 9, 2022, or if the meeting is adjourned, 48 hours (excluding Saturdays, Sundays and holidays) before any adjournment thereof.

## Non-Registered Shareholders

Your intermediary must receive your voting instruction form in accordance with the specific mailing procedures and instructions included in your voting instruction form.

**If you want to attend or vote at the meeting, please follow the specific instructions provided in Section 1 of the Circular entitled “Voting Information”. If you are a non-registered shareholder, please note that there are additional steps that you need to follow to participate at the meeting.**

## How to request a paper copy of the meeting materials

Upon request, we will provide a paper copy of the Circular or annual report to any shareholder, free of charge, for a period of one year from the date the meeting materials were filed on SEDAR.

## Before the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If you are a beneficial shareholder, you can also request a copy of the materials at [www.proxyvote.com](http://www.proxyvote.com) using the control number on your voting instruction form.

If your request is made before May 11, 2022 (the date of the meeting), the meeting materials will be sent to you within three business days of receipt of your request.

Please note that you will not receive another form of proxy or voting instruction form; please retain your current one to vote your shares.

## After the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If your request is made on or after May 11, 2022, the meeting materials will be sent to you within ten calendar days of receiving your request.

If you have any questions regarding this notice, notice-and-access or the meeting, please call toll free 1-855-887-2244.



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