



NEWS RELEASE

FOR IMMEDIATE RELEASE

RFA Financial Qualifies for Trading on OTCQX

TORONTO, February 25, 2026 – RFA Financial Inc. (“RFA” or the “Company”) (TSX: RFA; OTCQX: RFAFF) announced today that it has qualified to trade in the United States (“U.S.”) on the OTCQX Best Market (“OTCQX”) under the ticker symbol “RFAFF”. Trading on the OTCQX is expected to enhance the visibility and accessibility of RFA common shares to investors in the U.S.

The OTCQX Best Market is the highest-level market of OTC Markets on which 12,000 U.S. and international securities trade. To qualify for trading on the OTCQX, companies must meet high financial standards, follow best practice corporate governance, and demonstrate compliance with applicable securities laws.

“We are pleased to announce that RFA has qualified to trade on the OTCQX,” said Ben Rodney, President and Chief Executive Officer of RFA. “This milestone enhances the accessibility of our shares for U.S. institutional and retail investors and provides them with an avenue to participate in RFA’s continued growth. We look forward to engaging with a broader investor community and sharing the strength of our business as we advance our strategy.”

RFA begins trading today on the OTCQX. U.S. investors can find current financial disclosure and Real-Time Level 2 quotes for the Company on www.otcmarkets.com.

RFA will continue to trade on the Toronto Stock Exchange under the ticker symbol “RFA”.

About RFA Financial

RFA Financial is a Canadian financial services platform anchored by a Schedule I bank. RFA Financial offers a diversified suite of financial services to support Canadians at every stage of their financial journey, combined with the stability of a proven real estate platform. RFA Financial’s common shares trade on the Toronto Stock Exchange under the symbol RFA, while Series E and Series I preferred shares trade under the symbols RFA.PR.E and RFA.PR.I, respectively.

For more information, please visit rfafinancial.ca.

Contact

For further information, please contact Heather Nikkel, Senior Vice-President of Investor Relations and Sustainability, at investor.relations@rfa.ca.

Forward-Looking Information

This news release contains “forward-looking information” within the meaning of applicable securities laws. All statements, other than statements of historical fact, that address activities, events, or developments that RFA believes, expects, or anticipates will, may, could, or might occur in the future

are “forward-looking information”. These statements may include, but are not limited to, statements about RFA’s objectives, strategies and initiatives, financial performance expectations, and other statements made herein, whether with respect to RFA’s businesses or the Canadian economy. Generally, forward-looking statements can be identified by the use of forward-looking terminology such as “plans”, “expects”, “does not expect”, “is expected”, “budget”, “intends”, “scheduled”, “planned”, “estimates”, “forecasts”, “intends”, “anticipates”, “does not anticipate”, or “believes”, or variations of such words and phrases which state that certain actions, events or results “may”, “could”, “would”, “might” or “will be taken”, “occur” or “be achieved”, or other similar expressions of future or conditional verbs. In this news release, these statements include, but are not limited to, statements relating to enhanced visibility and accessibility of RFA common shares to investors in the U.S., engagement with the broader investor community, and commencement of trading on the OTCQX.

Forward-looking information contained herein is subject to a variety of known and unknown risks and uncertainties and other factors that could cause the actual events or results to differ materially from any future results, performance or achievements expressed or implied by the forward-looking information, and are not (and should not be considered to be) guarantees of future performance. These risks and uncertainties and other factors are discussed under the headings “Risk Factors”, “Risk Management” and “Risk Factors Relating to the Resulting Issuer” under Appendix I, Appendix I-2 and Appendix J, respectively, in the Management Information Circular of Artis Real Estate Investment Trust (“Artis”) dated November 10, 2025, “Risk Factors” in Artis’ Annual Information Form for the year ended December 31, 2024 and “Risks and Uncertainties” in Artis’ Q3-25 Management’s Discussion and Analysis, each of which is posted under Artis’ SEDAR+ profile at www.sedarplus.ca.

All material assumptions used in making forward-looking statements are based on management’s knowledge of current business conditions and expectations of future business conditions and trends, including their knowledge of the current credit, interest rate and liquidity conditions affecting RFA and the Canadian economy, among other things. There can be no assurance that such statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. As such, any forward-looking statements speak only as of the date of this news release and, except as may be required by applicable securities laws, RFA disclaims any intent or obligation to update or revise such forward looking statements, whether as a result of new information, future events, or results, or otherwise. Investors are cautioned not to rely on these forward-looking statements.