

CENTURY FINANCIAL CAPITAL GROUP INC.

LETTER OF TRANSMITTAL

**TO: Heritage Transfer Agency Inc.
Century Financial Capital Group Inc.**

In connection with the stock dividend declared by Century Financial Capital Group Inc. (“**Century**”) of one (1) common share for each one (1) existing common share of Century (the “**Stock Dividend**”), payable on March 16, 2018 to the shareholders of record as of March 5, 2018 (the “**Record Date**”), the undersigned hereby represents and warrants that, as of the Record Date, the undersigned is the owner of the number of common shares (the “**Common Shares**”) of Century Financial Capital Group Inc. (“**Century**”) set out below, which shares are represented by the share certificate(s) set out below and the undersigned has good title to the shares represented by the said certificate(s), free and clear of all liens, charges and encumbrances.

Certificate Number	Number of Shares	Registered in the Name of

The undersigned authorizes and directs Heritage Transfer Agency Inc. to issue a certificate or DRS Advice, if DRS Advice is available, for Century to which the undersigned is entitled pursuant to the Stock Dividend as indicated below and to mail such certificate or DRS Advice to the address indicated below or, if no instructions are given, in the name and to the address if any, of the undersigned as appears on the share register maintained by Heritage Transfer Agency Inc.

Name (please print)			
Address			
City	Province	Postal Code	
Telephone (Office) ()	(Home) ()	Social Insurance Number	Tax Identification Number

Date: _____

Signature of Shareholder

INSTRUCTIONS

1. Use of Letter of Transmittal

- (a) In order to receive a share certificate(s) or DRS Advice for the common shares issued pursuant to the Stock Dividend, each registered shareholder must send or deliver this Letter of Transmittal duly completed and signed to Heritage Transfer Agency Inc. (“**Heritage**”) in accordance with the instructions below. The method of delivery to Heritage is at the option and risk of the shareholder.
- (b) If the share certificate(s) or DRS Advice is to be registered in the name of a person other than the registered holder then this Letter of Transmittal must be accompanied by a share transfer power of attorney properly completed by the registered holder. Such signature must be guaranteed by an “Eligible Institution” or in some other manner satisfactory to the Heritage.

An “Eligible Institution” means a Canadian schedule 1 chartered bank, a member of the Securities Transfer Agent Medallion Program (STAMP), a member of the Stock Exchanges Medallion Program (SEMP) or a member of the New York Stock Exchange Inc Medallion Signature Program (MSP). Members of these programs are usually members of a recognized stock exchange in Canada and the United States, members of the Investment Dealers Association of Canada, members of the National Association of Securities Dealers or banks and trust companies in the United States.

- (c) Where the Letter of Transmittal is executed on behalf of a corporation, partnership, association, or by an agent, executor, administrator, trustee, guardian or any person acting in a representative capacity, Century or Heritage may request satisfactory evidence of the representative’s authority to act.
- (d) Century reserves the right if it so elects in its absolute discretion to instruct Heritage to waive any defect or irregularity contained in any Letter of Transmittal received by it.
- (e) Additional copies of the Letter of Transmittal may be obtained from Heritage at the office listed below.

2. Delivery Instructions

The duly completed and signed Letter of Transmittal may be delivered to the attention of Heritage Transfer Agency Inc. using any one of the following methods:

By Mail:	Heritage Transfer Agency Inc. 80 Richmond Street West, Suite 501 Toronto, ON M5H 2A4	By Fax:	(416) 864-0175
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