

October 6, 2023

British Columbia Securities Commission  
Alberta Securities Commission  
Ontario Securities Commission

**Re: XS Financial Inc. (the “Company”)**

**Notice Pursuant to NI 51-102 of Change of Auditor**

Dear Sirs / Mesdames:

As required by National Instrument 51-102, we have read the Company’s Change of Auditor Notice (the “Notice”) dated October 6, 2023, and agree with information regarding Macias Gini & O’Connell LLP (“MGO”) contained therein, based upon our knowledge of the information contained in the Notice at this date. We have no basis to agree or disagree with information not related to MGO.

Very truly yours,



Cc: The Board of Directors, XS Financial Inc.