

IN THE MATTER OF THE PROPOSAL OF
NORTH AMERICAN FINANCIAL GROUP INC.
OF THE CITY OF TORONTO, IN THE PROVINCE OF ONTARIO

VOTING LETTER

I, _____, creditor (or I, _____,
representative of _____, creditor), of _____
(*name of town or city*), a creditor in the above matter for the sum of \$ _____
hereby request the Trustee acting with respect to the Proposal of North American
Financial Group Inc. to record my vote _____ ("*For*" or "*Against*")
the acceptance of the Proposal as made on the 29th day of December, 2010.

I estimate my:

Unsecured Claim to be: \$ _____

Secured Claim to be: \$ _____

DATED AT _____ this _____ day of _____, 2011.

Witness

Individual Creditor

Name of Corporate Creditor

Witness

Per: _____
Name and Title of Signing Officer