



NASDAQ: SURG

August 2025
Investor Presentation

A Wireless and FinTech Company

“Built. Integrated. Ready to Scale.”

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Investment Highlights

Wireless and FinTech Company



Revenue Guidance
2025: \$75-90 million
2026: \$225-240 million



De-risked Business Model Continuity



High Insider Ownership Aligned with Shareholders; 30%



9K+ Retail Distribution Network



Empower Retail Clerks with Suite of Prepaid Products and Services



NASDAQ: SURG

Share Price¹ \$2.90

Market Cap \$60M

Shares Outstanding² 20.4M

Insider Ownership 30%

Headquarters Bartlett, TN

1. Share price as of close on 08/12/25
2. As of 6/30/25

Addressable Market:

Over 100 Million Americans



The U.S. MVNO market size was **\$30B in 2024**;
expected to reach **\$52.9B by 2032**.¹

- Serving communities that rely on neighborhood stores
- This consumer demographic visits c-stores **multiple times per week**
- Prepaid wireless subscribers pay for service (top-up) in person



1. According to Prescient & Strategic Intelligence; U.S. MVNO Market Size & Share Analysis – Emerging Trends, Growth Opportunities, Competitive Landscape, and Forecasts (2025-2032), <https://www.psmarketresearch.com/market-analysis/us-mvno-market>

SurgePays

Strategic acquisition + organic development allow us to scale synergistic revenue from multiple verticals

MVNO Wireless Platform



Prepaid



Subsidized

MVNE Platform



"HERO" Platform

Retail POS Services



Prepaid Top-ups



Marketing

MVNO Subsidized: T O R C H

Overview

- Providing essential wireless connectivity to those who qualify
- Utilize federal & state subsidized programs such as Lifeline
- Customers can qualify for one free wireless service per household by being recipients of government assistance such as SNAP/EBT, Medicaid, etc.

Month	Number of Activations
June	20,000
July	57,000
September	80,000 – 90,000 (Projected)

**Got EBT? Get FREE
Wireless Service**

- ✓ EBT
- ✓ SNAP
- ✓ Medicaid
- ✓ Previous ACP Customers



Find out if you qualify today

**Stop Prepaying.
Start Saving.**

- ✓ EBT
- ✓ SNAP
- ✓ Medicaid
- ✓ Previous ACP Customers

See If You Qualify



USA PHONE
**GOT EBT/SNAP?
GET FREE WIRELESS!**



GET FREE WIRELESS SERVICE

QUALIFY TODAY!

MVNO Prepaid:



Overview

- Prepaid monthly plans start at \$10/month
- Unlimited talk and text in North America
- Online and in-store distribution

Growth

- Expand dealer distribution footprint
- Add master and distribution partners
- Upsell existing SurgePays network stores

SIMs shipped to customers & retail partners	250,000
Growth in activations between April and July	2X
Active Link-Up subscribers as of July	30,000

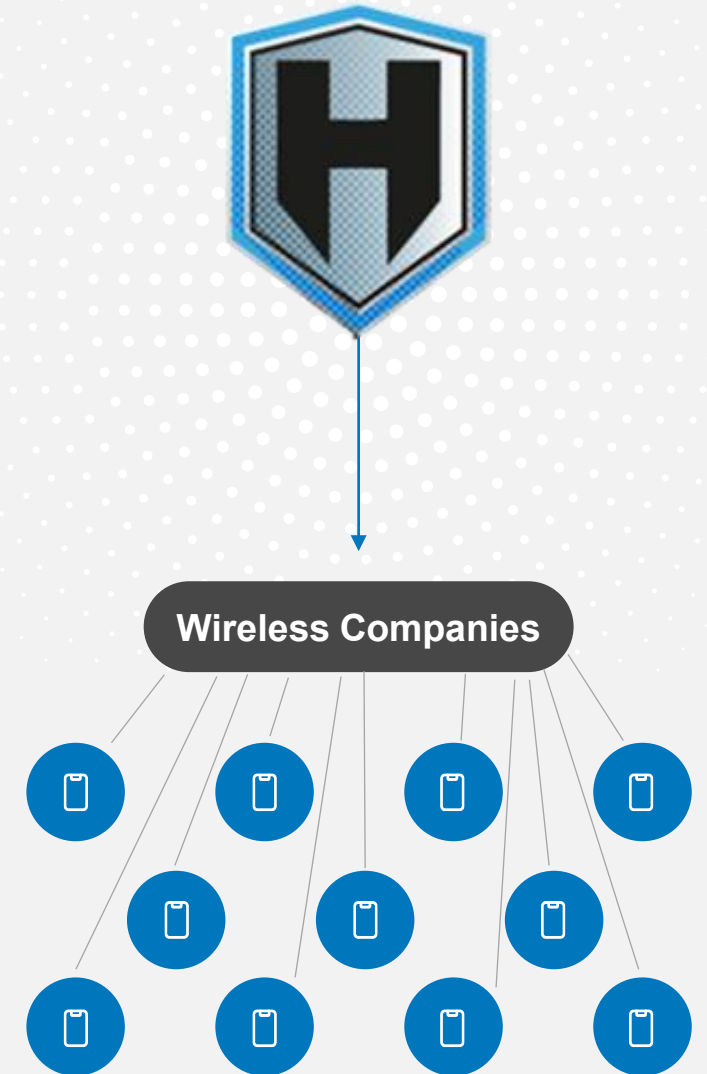


MVNE: *HERO*

Mobile Virtual Network Enabler



- Unlocks high margin, revenue engine with no incremental cost
- “Wireless company in a box” for other companies
- Billing software and customer service management platform (CRM)
- Activate SIM cards with custom monthly plans and metering
- Procure smartphones and provide bilingual customer service as needed
- To date, onboarded 3 MVNOs with 2 additional in integration pipeline
- Collectively, these partners serve hundreds of thousands of subscribers



SurgePays Fintech Platform

POS software platform enabling 3rd party prepaid transactions at the checkout



Prepaid Profit Center

GIFT CARDS



Dynamic Processing Solution Enables:

Wireless Plan Payments

cricket™
wireless

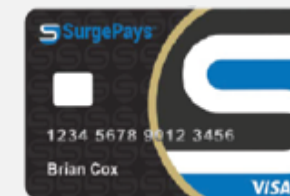
TRACFONE

verizon✓

T Mobile™

metroPCS **boost**
mobile

Debit Card Reload



Sell Bitcoin



Clearline: *POS Marketing*

Overview

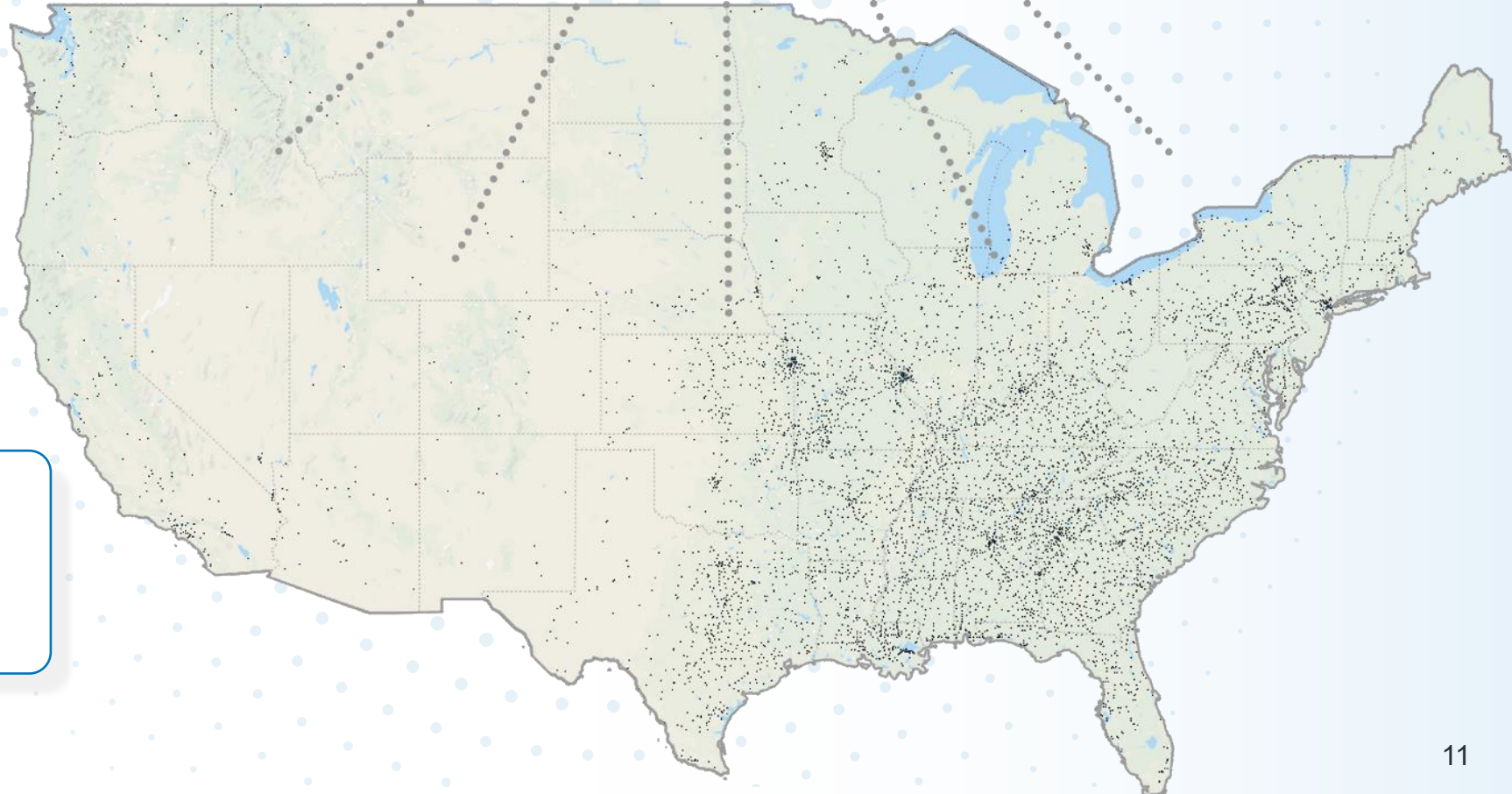
- POS Marketing platform for retailers
- Unlocks in-store marketing on processing screens, TVs, etc. during the point of sale
- Allows us to directly market our product in store



Retail Distribution

Community and Convenience Stores are SurgePays Points of Distribution

 **SurgePays**

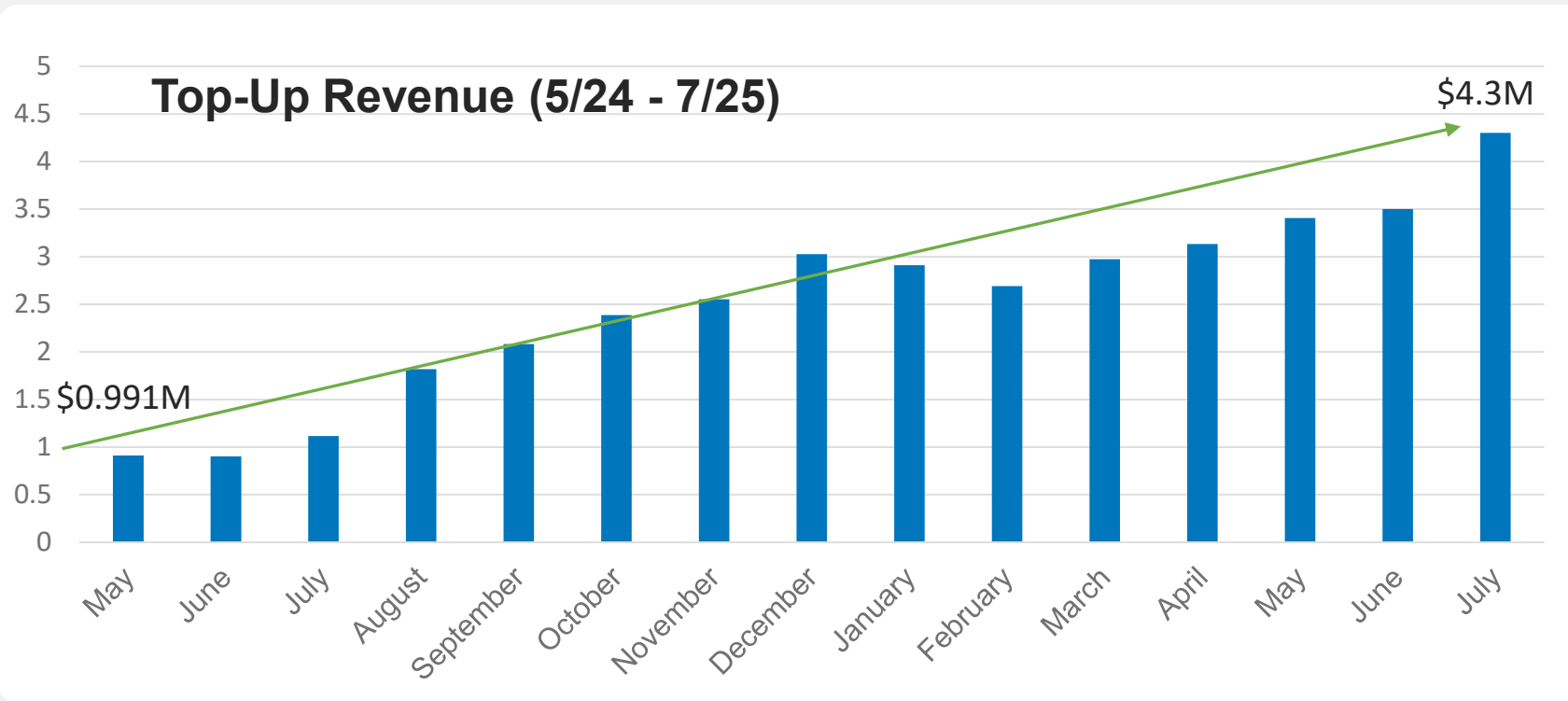


Over **9,000 Stores** on
the SurgePays Network

 **SurgePays**

Revenue Frontrunner = Top-Up Trend

ONLY Third-Party Prepaid Transactions



Phase 1 of rollout

Integrating with stores POS system to take over existing 3rd party prepaid payments

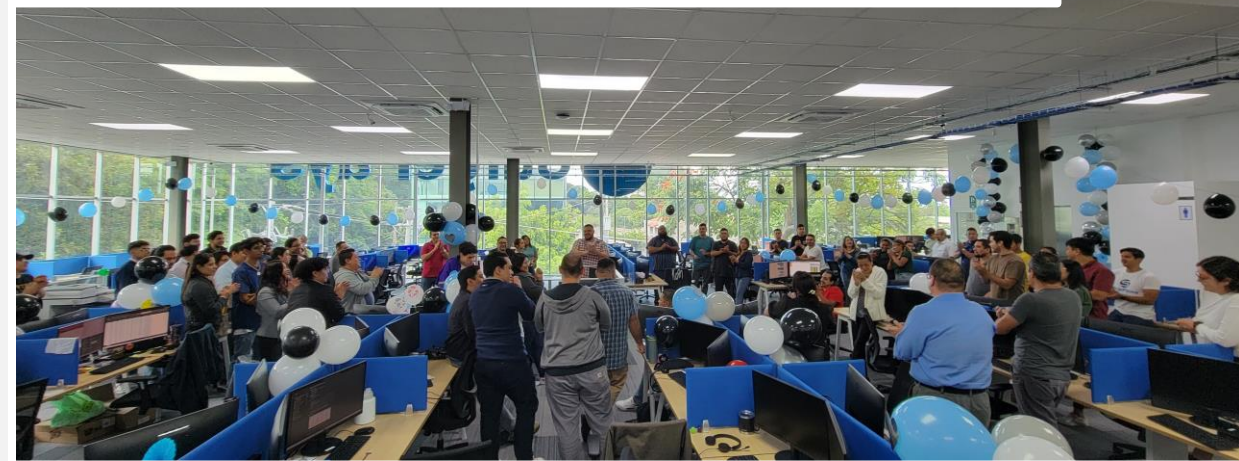


Phase 2 of rollout

Pushing our own higher-margin products through this pipeline

Competitive Advantages

- ✓ Direct Carrier Contract with AT&T
- ✓ 120 Bilingual Rep Operations Center
- ✓ Own the High Margin Products
- ✓ Own the Distribution Platform
- ✓ Manage the Sale and Cash Flow



Management Team

Decades of Experience & Billions of Revenue



Tony Evers

Chief Financial Officer



Derron Winfrey

President of Sales & Operations



Brian Cox

Chief Executive Officer



Mark Garner

EVP Technology



Jeremy Gies

EVP Strategy & Compliance



Allison Seyler

VP of Sales

Thank You



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