



NASDAQ: SURG

December 2025

Investor Presentation

A Wireless and FinTech Company

"Built. Integrated. Ready to Scale."



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Investment Highlights

Wireless and FinTech Company



2026 Revenue Guidance:
\$225M



Growth Expected to **Yield CF+**
by End of 2025



De-risked Business
Model Continuity



High **Insider Ownership** Aligned
with Shareholders; 30%



40K+ Retail
Distribution Network



Empower Retail Clerks with Suite
of Prepaid Products and Services



NASDAQ: SURG

Share Price¹ \$2.70

Market Cap \$55M

2026 Revenue
Guidance \$225M

Shares Outstanding² 20.4M

Insider Ownership 30%

Headquarters Bartlett, TN

1. Price as of close November 10, 2025

2. As of November 10, 2025

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



SurgePays

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

MVNO Wireless Platform



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.

Timeline	Number of Subscribers
Q3	100,000+

**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](#)

 **USAPHONE**
Member of the US Phone Group

**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



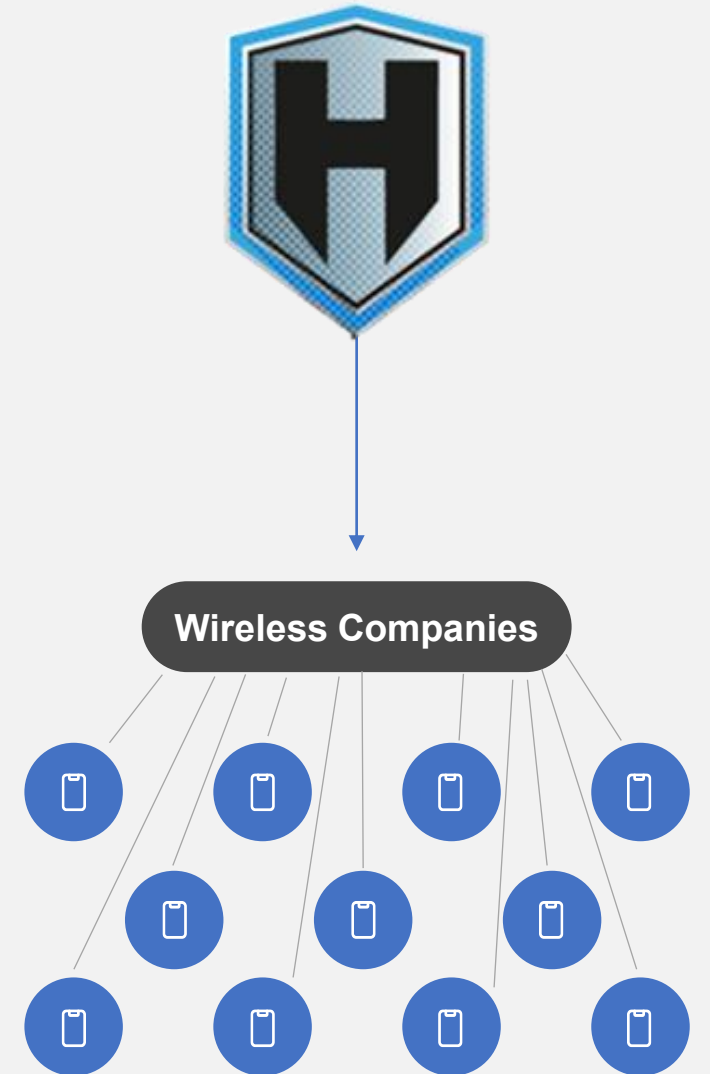
250,000+	SIMs shipped to customers & retail partners
95,000+	Active subscribers as of November

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

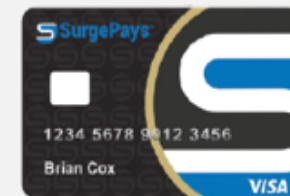


Dynamic Processing Solution Enables:

Wireless Plan Payments



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

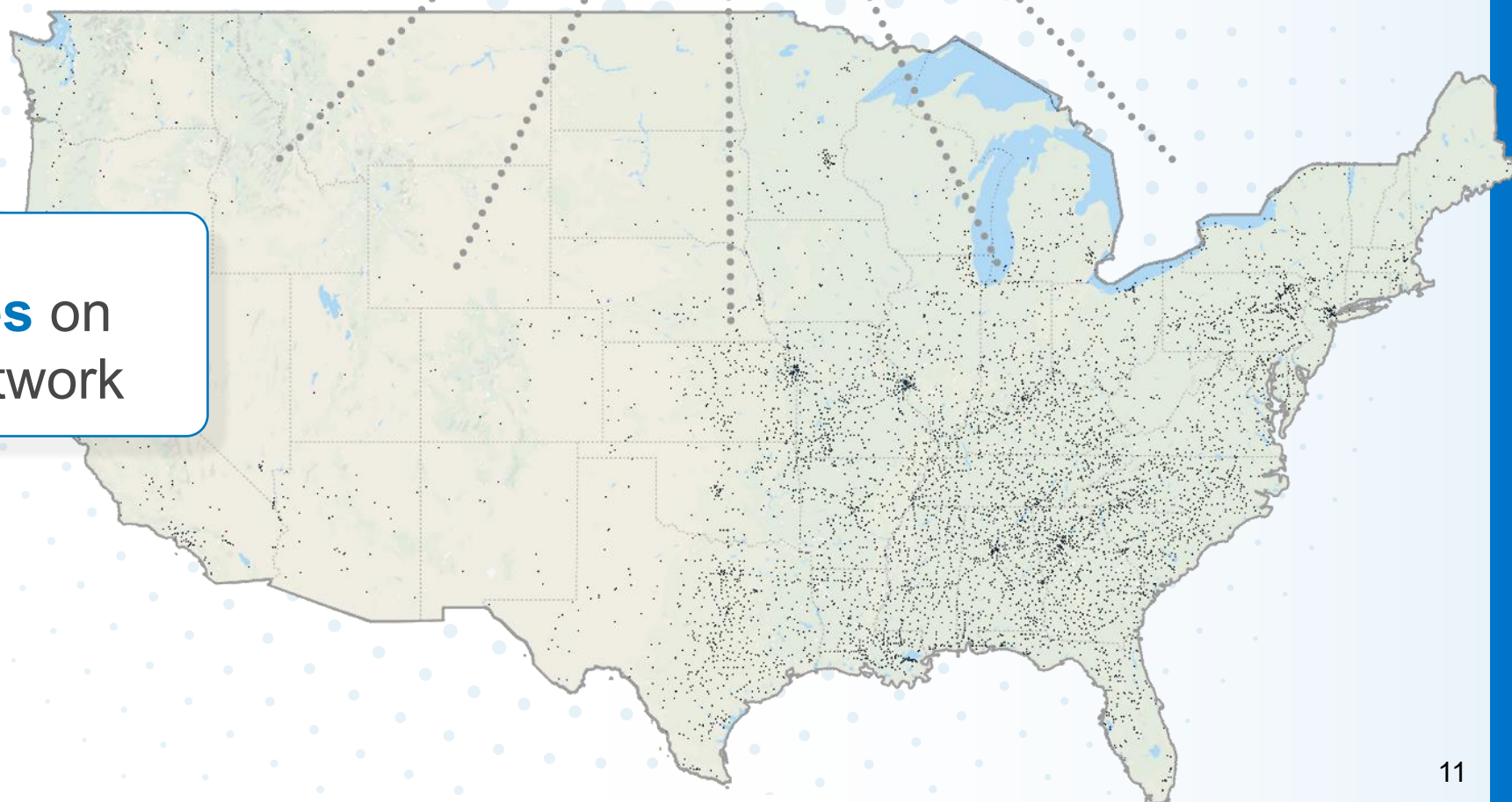


Retail Distribution

Community and Convenience Stores are SurgePays Points of Distribution

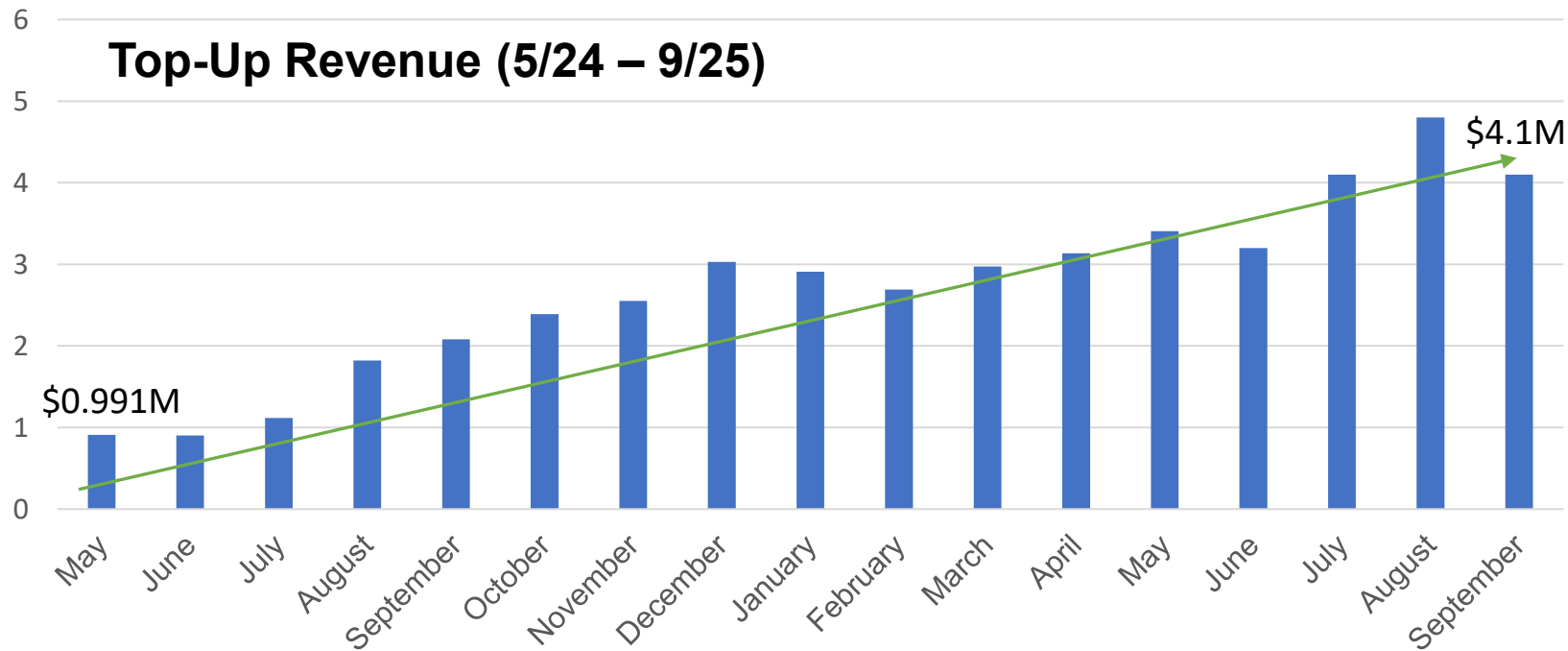


Over **40,000 Stores** on the SurgePays Network



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

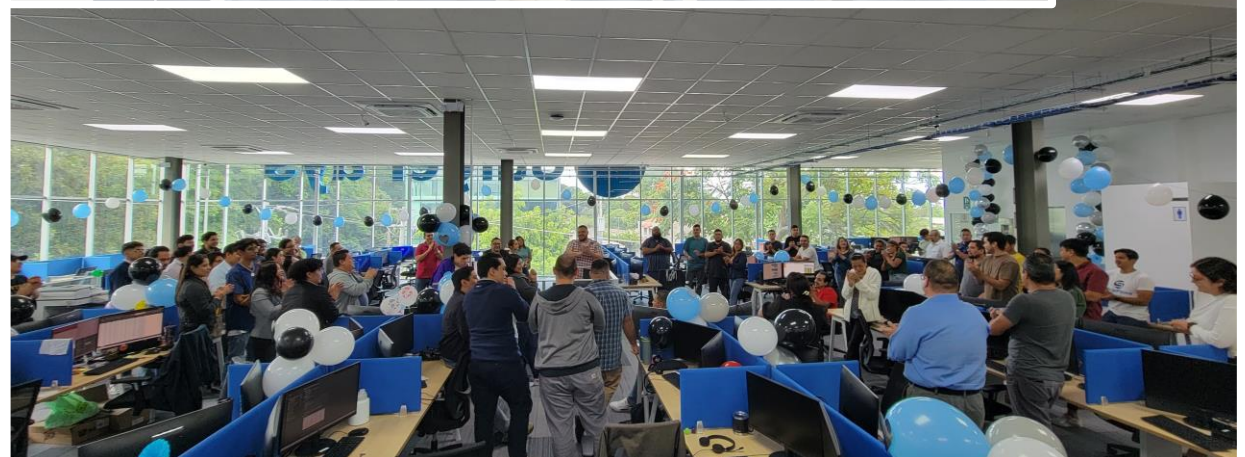
Phase 2 of rollout



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



IR@SurgePays.com



3124 Brother Blvd, Suite 104
Bartlett, TN 38133

www.surgepays.com