



NASDAQ: SURG

April 2026

Investor Presentation

A Wireless and FinTech Company

"Built. Integrated. Ready to Scale."



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Investment Highlights

Wireless and FinTech Company



Over 200k
Wireless Subscribers



Q4 2025 revenue **Up 69% YoY**



138 Million Sub-prime
Target Market Opportunity³



High **Insider Ownership** Aligned
with Shareholders; 33%



9K+ Retail
Distribution Network



Empower Retail Clerks with Suite
of Prepaid Products and Services



NASDAQ: SURG

Share Price¹ \$0.8285

Market Cap \$19.4M

Shares Outstanding² 23.43M

Insider Ownership² ~14%

Headquarters Bartlett, TN

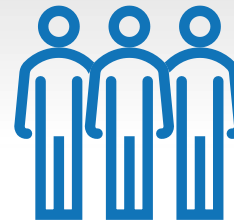
1. Price as of close April 14, 2026
2. As of April 14, 2025 (Factset)
3. <https://www.prove.com/blog/a-look-at-the-us-financially-underserved-market-and-opportunities>

Addressable Market:

Over 138 Million Americans ¹

The U.S. MVNO market size was **\$30B in 2024**; expected to reach **\$52.9B by 2032**.²

- 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



1. *A Look at the US' Financially Underserved Market and Opportunities.* Prove, 18 Oct. 2021, <https://www.prove.com/blog/a-look-at-the-us-financially-underserved-market-and-opportunities>

2. 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

Synergistic Revenue Channels

Prepaid Wireless



LinkUp Mobile

Subsidized Wireless



Torch Wireless

Wholesale Wireless



HERO Platform

Retail POS Software



Wireless Activations & Payments

MVNO Prepaid:



Prepaid Wireless

- Monthly plans from \$5-\$50 a month
- Unlimited talk & text in North America
- Retail in-store and online distribution

Growth Strategies

- Add regional master distribution partners
- Expand wireless dealer footprint
- Upsell stores on the SurgePays network

100,000+
Current Subscribers

Phone in a Box



SIM Card Only Kits



MVNO Subsidized: T O R C H

- Customers receiving government benefits such as EBT/SNAP (Food Stamps), Medicaid, etc., can qualify for Lifeline
- Lifeline is a 40-year-old federal program that pays for phone service.

100,000+
Current Subscribers



Got EBT? Get FREE Wireless Service

- ✓ EBT
- ✓ SNAP
- ✓ MEDICAID
- ✓ WIC
- ✓ PELL GRANTS
- ✓ SECTION 8
- ✓ VETERANS PENSION



GOT MEDICAID? GET FREE WIRELESS!



GET FREE WIRELESS SERVICE

QUALIFY TODAY!

MVNE: *HERO*



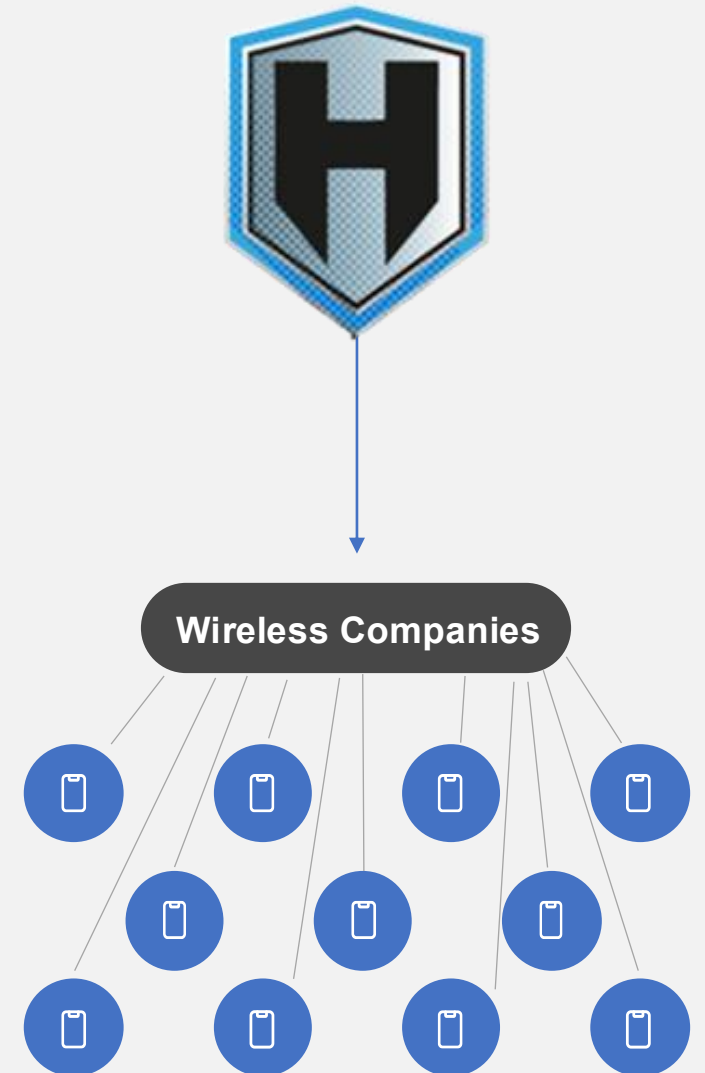
Mobile Virtual Network Enabler

- “Wireless company in a box” for other companies
- Billing software and customer service management platform (CRM)
- Provide bilingual customer service as needed

Companies use the SurgePays platform in retail stores for activations and payments

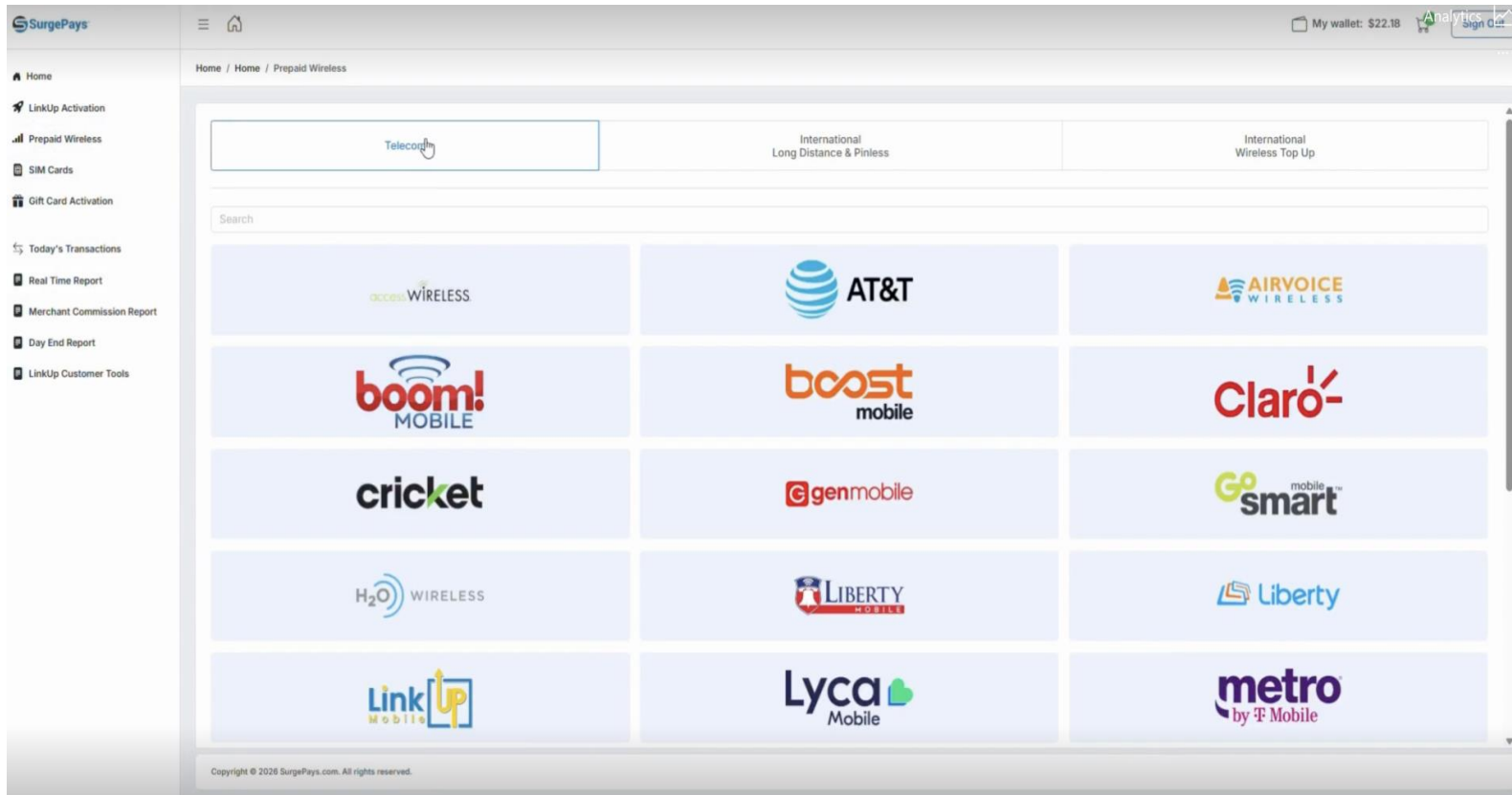
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Growing National Footprint



SurgePays Fintech Platform

POS software enabling 3rd party prepaid transactions at the checkout



Wireless Plan Payments



Debit Card Reload



Sell Bitcoin



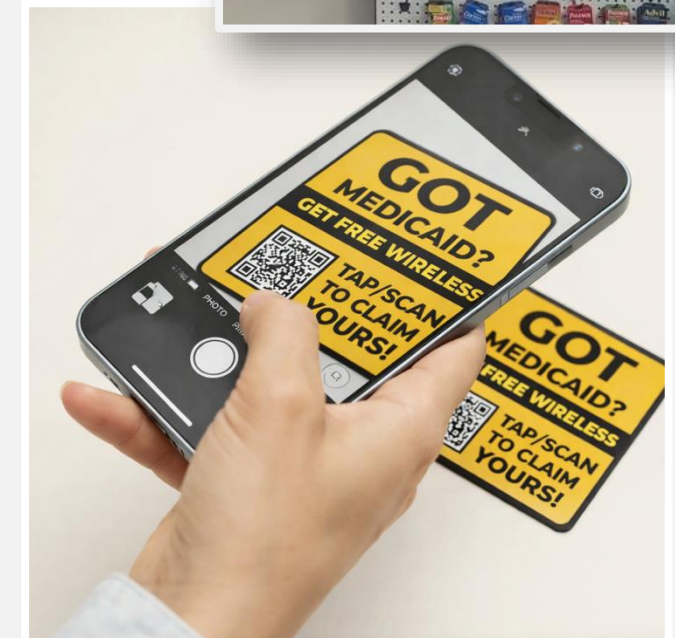
GIFT CARDS



SurgePays: In-store Marketing

Custom managed solutions for customer awareness and engagement

- Utilizes mounted TVs and tablets to display rotating ads & videos
- Custom stickers and stands with QR code and NFC (smartphone tap) capabilities

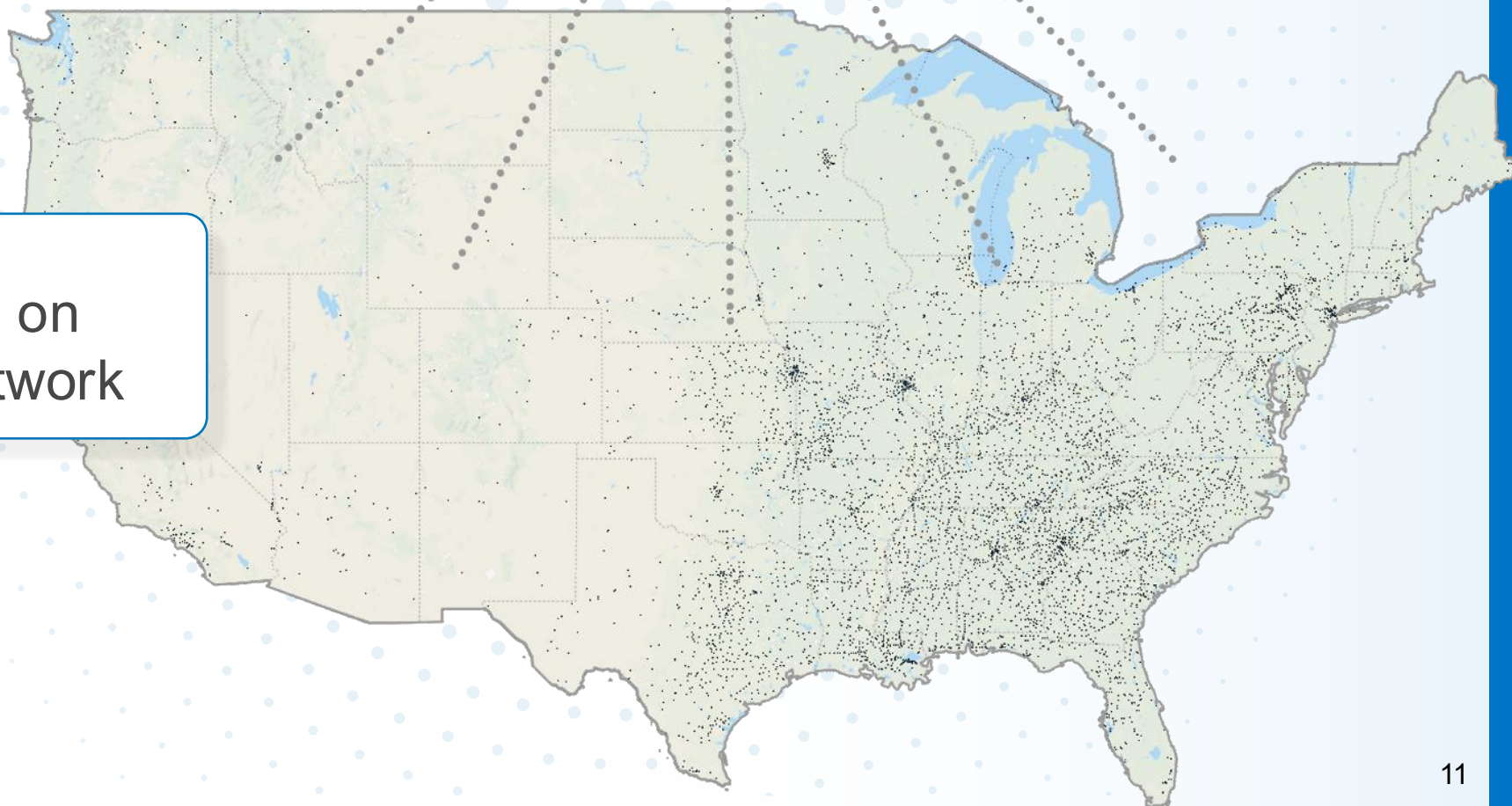


Retail Distribution

Community Convenience Stores are SurgePays Points of Distribution

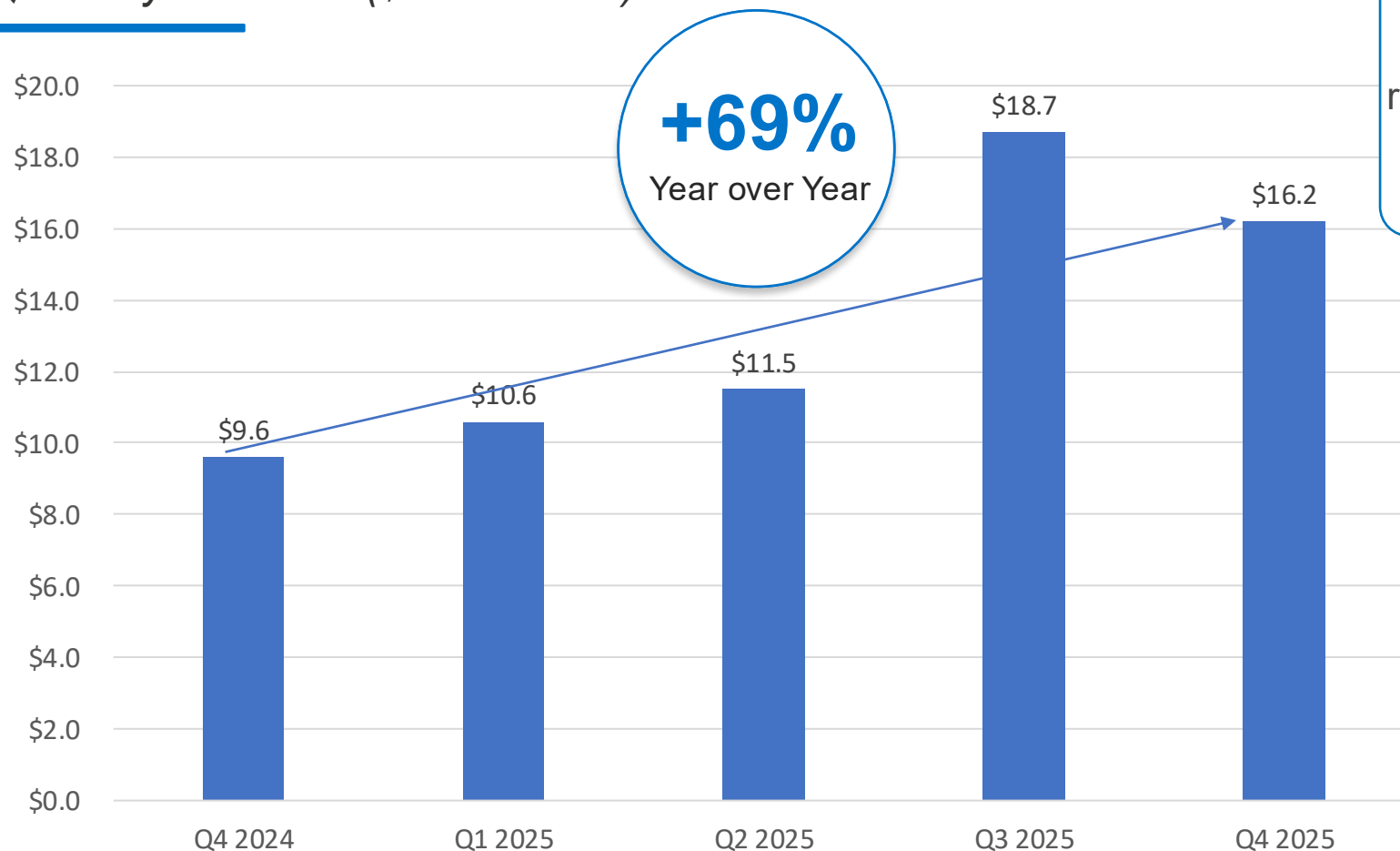


Over **9,000 Stores** on
the SurgePays Network



Revenue Growth Trend

Quarterly Revenue (\$US Millions)

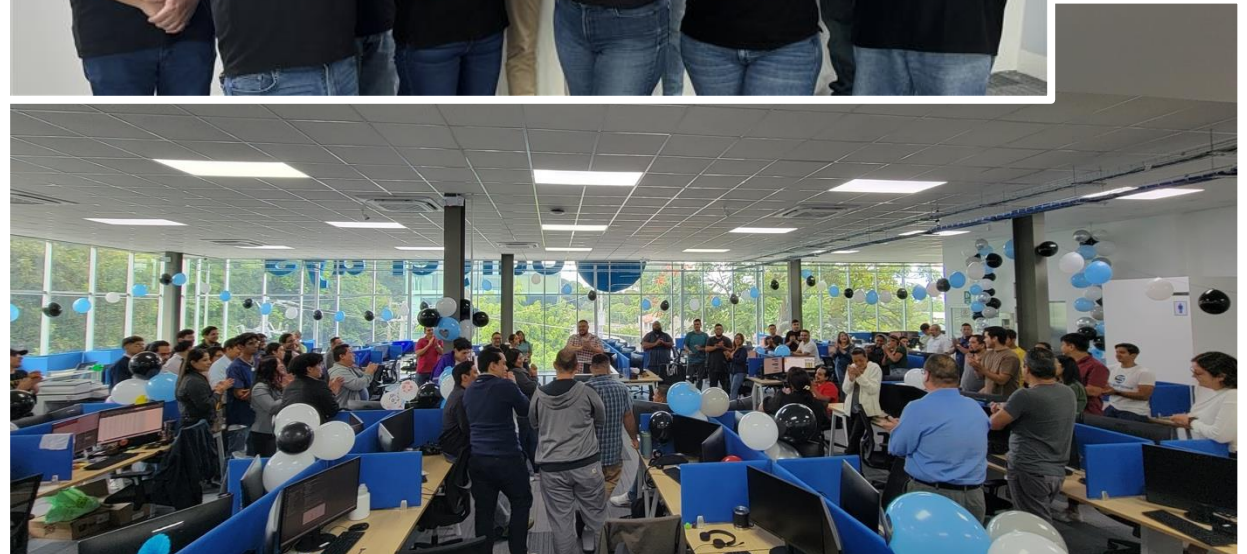


Revenue growth driven by disciplined capital deployment, with Q4 2025 reflecting a deliberate shift toward capital efficiency after scaling in Q3 2025.



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



Chelsea Pullano
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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