



Investor presentation, October 2026

We launch wireless brands.



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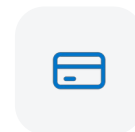
Investment highlights

Two ways to grow.



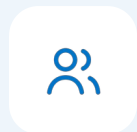
GrowthLine

Wireless subscribers



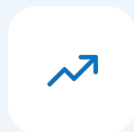
SurgePays POS

Retail transactions



200,000+

Wireless subscribers



+40.7%

Q2 2026 revenue,
year over year



138M

Sub-prime target
market opportunity



9,000+

Retail stores in
our network



\$22B+

Projected U.S. MVNO
growth by 2032

Sources: Prove, October 18, 2021 (target market). P&S Intelligence, U.S. MVNO market, \$30B in 2024 to \$52.9B expected by 2032.



SurgePays operates **wireless companies.**



Developed the infrastructure



Run our own operations center and NOC



AI reporting with revenue assurance



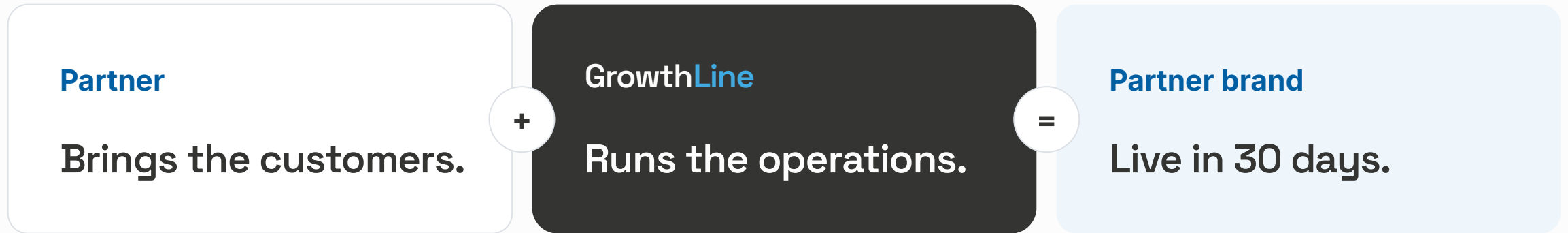
200,000+ subscribers

150 team member ops center

We are not a wireless enabler. **We run the operation.**

Introducing GrowthLine

We launch **wireless brands**.



Partners spend on growth.

Entire budget goes to customer acquisition.

SurgePays scales.

Subscribers land on infrastructure already built.

Two channels.

The difference is how the partner participates.

Every GrowthLine partnership runs on the same platform, the same operations center and the same capabilities.

1 Revenue share

Margin is split after direct costs

The partner keeps its own branded service. SurgePays operates the wireless business behind it.

2 JV entity

Equity in a company built together

SurgePays and partner form a new entity, with SurgePays as majority owner and in control.

Why GrowthLine: every partner dollar goes to growth.

Partners launch without the cost or risk of building a wireless company, so they can put their entire budget into marketing and customer acquisition.

Everything a wireless brand needs, already running.

1 30 Day Launch

Plans, payments and activation set up from concept to launch.

4 Payment Processing

Customer payments collected through SurgePays and integrated processors.

7 Customer Systems

Customer relationship management across the subscriber base.

10 Activation

Customer activation and assistance, with SIM and eSIM supported.

2 Carrier Access

Direct AT&T access, with T-Mobile, Verizon and others available.

5 Technology

Development, software, maintenance and ongoing product builds.

8 AI Reporting

Automated daily business intelligence for every partner.

11 Revenue Assurance

Least cost carrier provisioning and margin maximization on every line.

3 Regulatory

All carrier and regulatory relations handled by the GrowthLine operation.

6 Compliance

Regulatory fees plus state and federal telecom tax filings.

9 24/7 VIP Care

Phone, email, ticketing and live chat from a bilingual team.

12 NOC

Our own 24/7 network operations center.

What differentiates SurgePays from competitive enablers?

An operations center **already in place.**



150 Team Members



**AI Development and
Revenue Assurance**



**Bilingual sales
and support**



**24/7 Network Operations
Center (NOC)**



Our own brand. **100,000+** subscribers

Prepaid wireless

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



Growth strategies

- 1 Add master distribution partners
- 2 Expand the wireless dealer footprint
- 3 Upsell stores on the SurgePays network

SurgePays POS: Prepaid activations and payments.



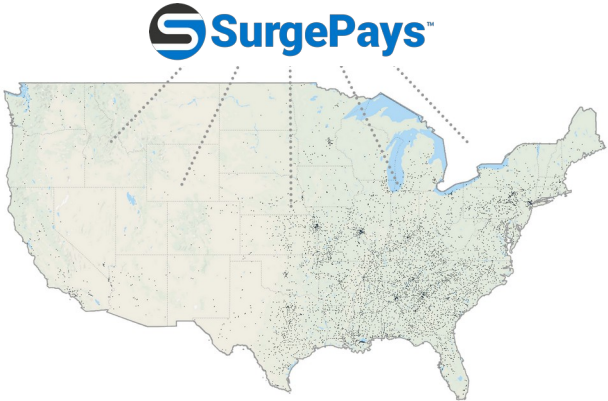
Retail activations and payments at the counter for wireless companies: LinkUp, partner brands and other carriers.



SurgePays POS

\$10M+

On track for more than \$10 million a month in transactions by year end.



9,000+ stores on the SurgePays network



Management team



Brian Cox

Chief Executive Officer



Chelsea Pullano

Interim Chief
Financial Officer



Derron Winfrey

President of
Sales & Operations



Mark Garner

EVP Technology



Jeremy Gies

EVP Strategy & Compliance



Allison Seyler

Vice President of Sales

We built the platforms. *We run the operations.*



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Thank you.

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📈 [NASDAQ: SURG](https://www.nasdaq.com/symbol/surg)



NASDAQ: SURG

