

OTCQX:SPFX

INVESTOR PRESENTATION 2026

Presented by:
William Koppelman, CEO
Brian Krogol, CPA, CFO

WHO WE ARE



ONLY PUBLICLY TRADED

Insurance Premium
Finance Company



30+ YEARS PROFITABILITY

Proven track record



PERFECTLY POSITIONED

1. Value-driven roll-up
2. Premium exit opportunity



INDUSTRY OVERVIEW

MARKET DYNAMICS

Insurance Premium Finance represents a compelling opportunity in commercial lending, combining high margins with sustainable growth and exceptional credit quality.

\$60B

ANNUAL LOAN VOLUME

Total market loan origination

10%

CAGR GROWTH

Consistent industry expansion

1,000

SMALL COMPANIES

Fragmented opportunity



MARKET STRUCTURE



70% Consolidated: Three large finance companies dominate



30% Fragmented: Approximately 1,000 locally operated firms too small for major consolidators

SPFX ADVANTAGE:

1. Acquire at discount
2. Exit at premium



OUR UNIQUE STRATEGIC POSITION

VALUE-DRIVEN ROLL-UP

Local finance companies face limited exit options. SPFX offers compelling cash/stock transactions leveraging proprietary technology and economies of scale.

PREMIUM EXIT STRATEGY

Mid-sized finance companies are increasingly rare. Industry consolidators actively bid at premium multiples for scaled regional players.

DUAL VALUE CREATION

SPFX's strategy creates value through:

1. Accretive acquisitions at attractive multiples
2. High-probability exit to strategic buyer



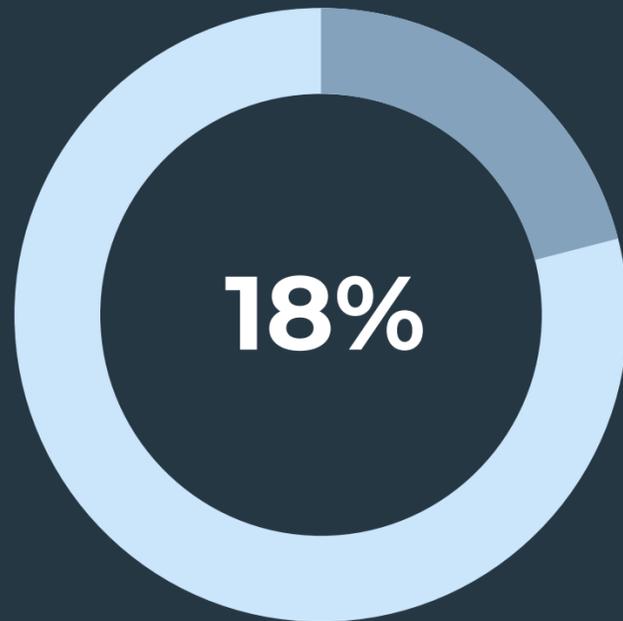


FINANCIAL SNAPSHOT



Loan Portfolio

Total receivables



Return on Equity

Strong profitability



Gross Revenue

FY 2025

CAPITILIZATION STRUCTURE

6%-8% Private Debt: \$12.2M

7% Preferred Equity: \$1.6M

Common Equity: \$6.5M

\$115M Credit Facility:

Expanded in 9/25 for growth capacity

FINANCIAL SNAPSHOT



**Operating
Cash Flow**

Positive cash inflows



**Earnings
Per Share**

Positive EPS



EBIT

Positive EBIT

CAPITILIZATION STRUCTURE

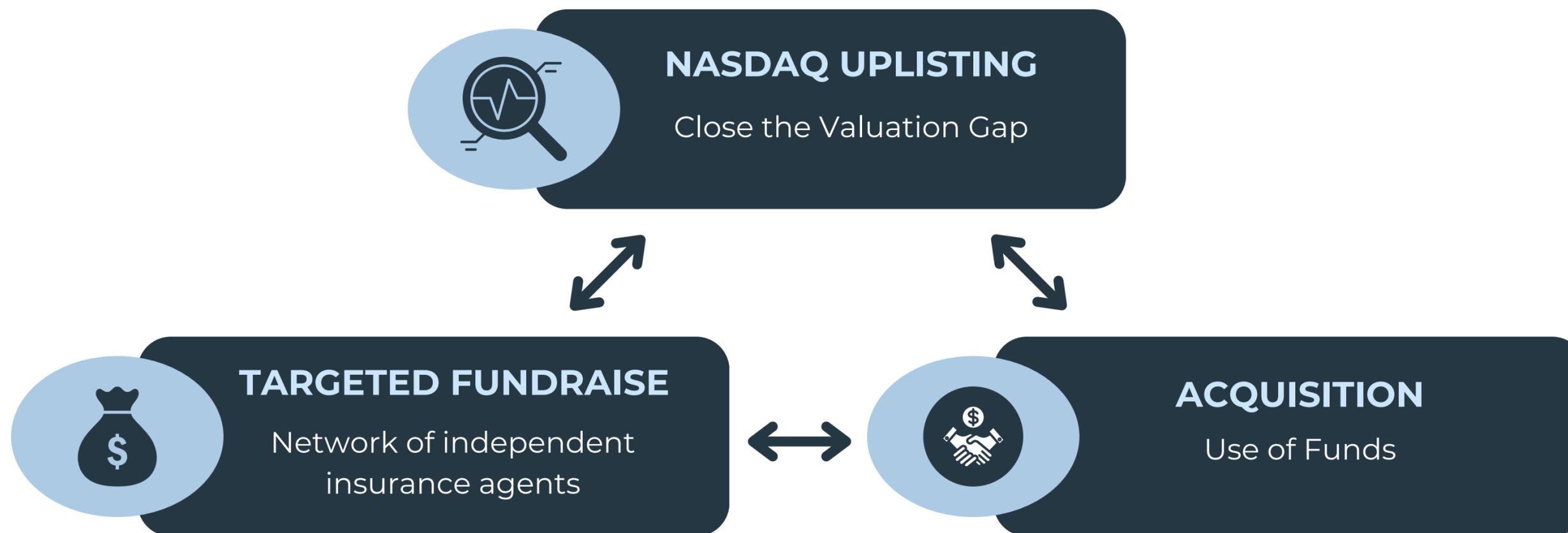
6%-8% Private Debt: \$12.2M

7% Preferred Equity: \$1.6M

Common Equity: \$6.5M

**\$115M Credit Facility:
Expanded in 9/25 for growth capacity**

IMMINENT OPPORTUNITY



DEAL TEAM

MANAGEMENT



William Koppelman
Chief Executive Officer

Industry veteran with multi-term presidency of Florida Premium Finance Association. Holds 27% common equity stake, ensuring strong alignment with shareholders.



Brian Krogol, CPA
Chief Financial Officer

Expert in SEC reporting, internal controls and public company auditing. Extensive M&A due diligence experience and proven capital raising track record.



Dr. Scott Howell
Director, Audit Committee

Led M&A and national expansion at 11.2 Healthcare, Inc. Medical Director at AIDS Healthcare Foundation C-SNP. Led the expansion of Heritage Development Organization.

GROWTH STRATEGY COMMITTEE



Christopher Perrucci
Director

35+ years legal expertise in contracts and technology. Organized the NYSE IPO listing for DBT Online.



WHY INVEST NOW?

NASDAQ Uplisting

Pursuing NASDAQ Capital Markets listing to enhance liquidity and institutional access

Value Gap

Current stock price significantly undervalues business.
SPFX P/E: 5x → Specialty Finance P/E: 18x-25x

Roll-Up Execution

Active pipeline of acquisition targets in fragmented market with limited exit alternatives

Exit Pathway

Clear line of sight to acquisition by industry consolidators with few viable targets



STANDARD PREMIUM FINANCE HOLDINGS, INC.



THANK YOU

Let's Connect

We welcome the opportunity to discuss how SPFX fits into your investment strategy and answer any questions about our business model, growth plans, or investment structure.

Contact us today to explore partnership opportunities.