

Premise: Personal Data is an Asset Class

Proof: Google – \$3.8T market cap. Meta – \$1.6T market cap.

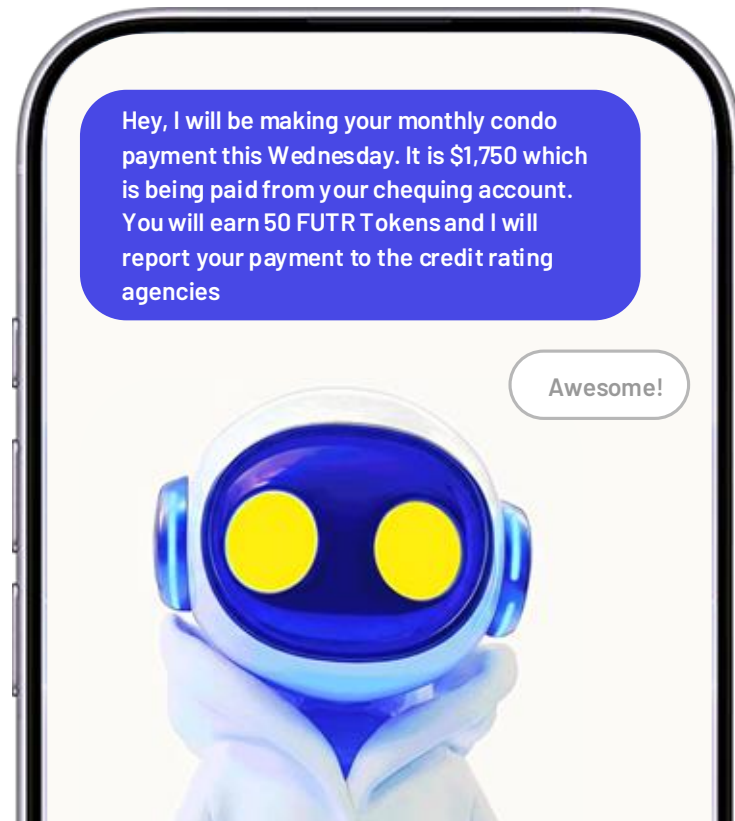
Business Thesis: Every Person on the Planet will have a *Personal Life Management App*

The **FUTR** Agent App

1. Save 20 Minutes a Day.
2. Monetize Personal Information. Get Paid.
3. Have Your Agent Do Stuff including Make Payments.



TSX-V: FTRC
OTCQB: FTRCF



Disclaimer

This presentation contains forward-looking statements and information within the meaning of applicable securities laws. These statements are based on management's current expectations and assumptions and involve risks and uncertainties that could cause actual results to differ materially. Forward-looking statements include, but are not limited to, information regarding FUTR's business strategy, growth opportunities, financial outlook, and operational plans. All such statements should not be read as guarantees of future performance. Except as required by law, FUTR Corporation assumes no obligation to update or revise any forward-looking information contained herein.

The FUTR Agent App is Highly Unique

AI Agent

The AI Agent delivers details and answers to questions the App User poses by instantly parsing through the data that the App User has deposited in the App's Digital Vault.

Digital Vault

Consumers upload documentation (which includes embedded data) to the App's Digital Vault. The Digital Vault is an Intelligent Document Processing (IDP) engine which affords Consumers the ability to access discrete details of their data at any time.

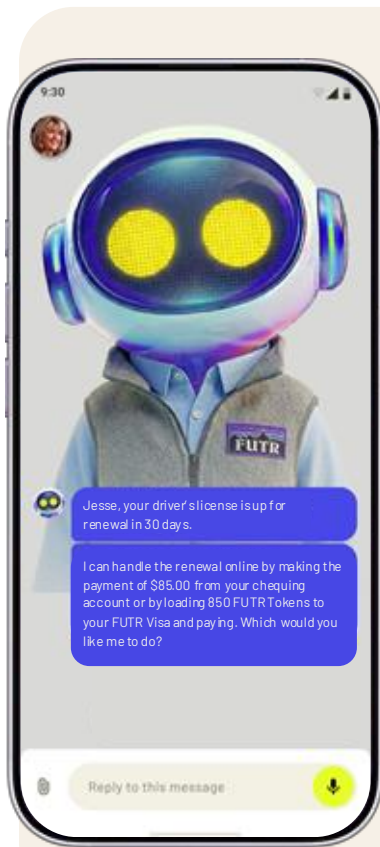
The Vault also facilitates the ability for Brands to access specific, though anonymized, user data for the purpose of making an offer to the App User based on their *explicit consented data*.

Digital Wallet

The App awards FUTR Tokens for each document (and its embedded data) uploaded according to its relative value.

Actions, Payments & Neo (digital)

The Agent can enroll, make applications, and make payments, optimize interest earnings, minimize interest spending and build credit through FUTR's embedded Neo (digital) solutions.



FUTR Ecosystem

Mobile App Users

*Save time and
Monetize Personal Data*

Consumer-Facing Enterprises

*Embed Mini-Apps in FUTR to
enhance customer experience and
drive new revenue lines*

Brands

*Reduce CAC by accessing
explicit, consented, Agent-driven
leads*

The FUTR Agent App is the Future of Digital Personal Life Management

Consumers store and manage all of their personal documentation, data, and information. They are PAID (in FUTR Tokens) to do so. Their personal information is comprehensive, explicit, consent-based (financial) data. Not commoditized behavioural proxies.

Explicit, consented data. Not cookie generic.

FUTR holds actual financial documents. Google holds clicks and searches.

Predictive across every life event

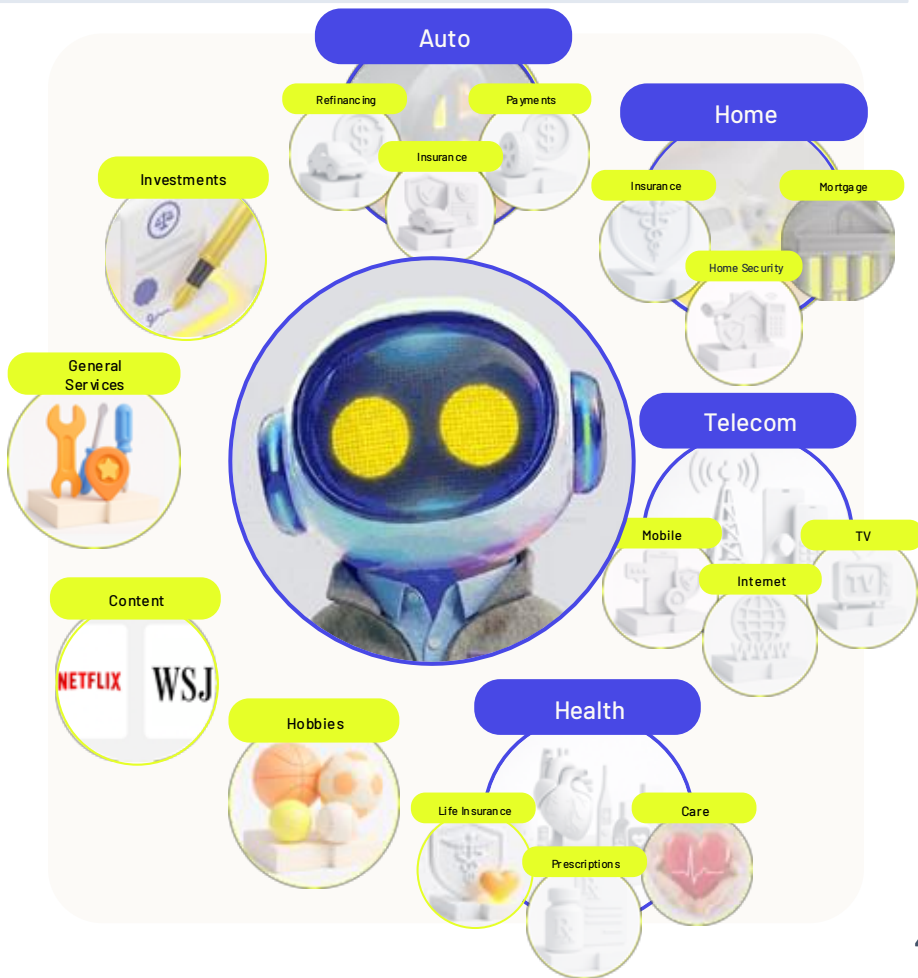
Auto, housing, banking, insurance, telecom, lifestyle: one consented profile.

Appreciating asset

Every connection deepens intelligence. Profile becomes more valuable over time.

Universally monetisable

Demand for 360 degree, explicit consented consumer data from brands reaching financially-qualified consumers is extremely high.



The FUTR Agent App is Live in Soft Launch With Targeted Onboarding

Welcome
Account and Settings

Unlocked Balance
\$14.70 USD
147

Chat

Vault

Skills

Your Tasks
New Tasks

- 100 Tax Return (NOA)
- 75 Property Title Deed
- 75 Phone / Internet Bill
- 75 Rental Lease Agreement
- 50 Pay Stub
- 50 Home MLS Listing Sheet
- 30 Driver License
- 25 Void Cheque
- 10 Accredited Investor Survey

Your Agent's skills



FUTR Inc.
Your Agent Builds and Protects Your Credit Score



FUTR Inc.
Your Agent Takes the Wheel on Everything Car-Related



FUTR Inc.
Your Agent Manages Everything About Your Home



FUTR Inc.
Your Agent Finds You a Better Rate on Your Car Loan



FUTR Inc.
Turn Your FUTR Tokens Into Real Spending Power



FUTR Inc.
Redeem Your FUTR Tokens for USDC

FUNCTIONALITY

- Earn FUTR Tokens for All Documents and Surveys
- Perform analysis and ask your agent complex questions about your life
- Store your documents securely and privately in an individual FUTR Vault
- Keep your FUTR tokens in a secure, private digital wallet

Three Revenue Engines. One Data Flywheel.

Revenue compounds as users deepen their relationship with the FUTR Agent App and their comprehensive data profile.

Revenue is live today. The auto loan payment optimization business generates \$5–6M annually with 80%+ margins and long-term customers.



LIVE

Payment & Banking Rails

- **Transaction fees on optimized auto loan payments (\$5-6M revenue)**
- Revenue on cards, yield, account and FX digital banking products



Q3 2026

Agent Driven Lead Generation

- Brands pay per verified, consented, high-intent lead
- Converts up to 10x better than banner advertising
- FUTR Token replaces the traditional lead
- 17% of token value flows to FUTR Corp



Q4 2026

Premium Agent App Services

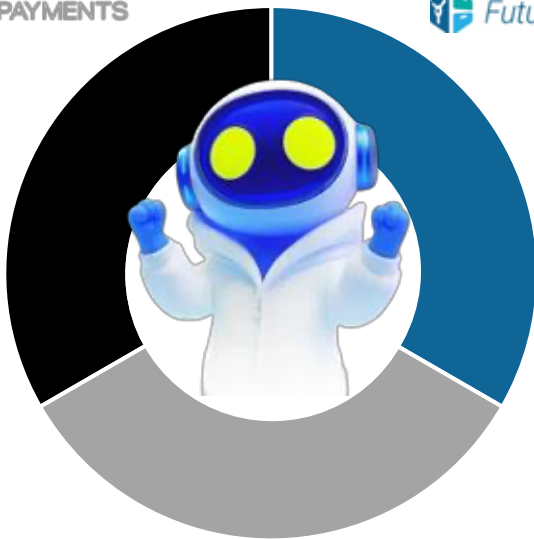
- Accurate asset valuation (home, auto)
- Agent customizations and advanced insights
- Premium integrations (Equifax reporting)
- Complex, multi-step financial analysis

Initial Path To User Growth.

Three initial strategic channels to drive the FUTR Agent App's user acquisition strategy

FUTR PAYMENTS

FutureVault™



EQIBank

1 FUTR Payments 2.0: Starts with Auto Loan Payment Optimization

Trojan-horse App User acquisition. Users generated from FUTR's 160 (and growing) Auto Dealer network become FUTR Agent App users.

2 FutureVault (sister company)

FUTR Agent embedded in 400k+ (~1M by end of 2026) existing digital vaults deployed in financial services firms.

**FUTR was incubated as a division of FutureVault and spun out in March 2025. FUTR pays FutureVault a preferential monthly fee per Active App.*

3 EQIBank

Integration of the FUTR Agent App directly into EQI's global banking network and deployed to all EQI consumers. JV Milestone's for 1,000,000 Verified Active Users in Eqi network in 36 months.

FUTR will bolster these distribution strategies with other enterprise distribution (ie. Rent Reporting), guerilla marketing and targeted direct B2C

The EQI JV Adds Highly Valuable Financial Products To the FUTR Agent App

Diversifies financial revenue streams for FUTR Corporation and expands the product set beyond Loan Optimization in the US.



FUTR Loan Optimizer (Live)*

Save thousands in interest and get out of loans earlier by optimizing your payment timing



FUTR Card

Token rewards on every purchase.
Brand boosts. Agent spend monitoring.



FUTR Digital Yield

Idle cash auto-deployed into optimal yield instruments.



FUTR Just In Time Payments

Earn interest until the second your bill is due. Never miss a beat, never overpay.



FUTR Global Accounts

Chequing and Savings in over 100 countries with AI-optimised cash flow and leading FX rates.



FUTR Asset Optimizer

Borrow against the value in your assets without selling them.

* FUTR Loan Optimizer is currently FUTR Payments in the United States and operated outside of the EQI JV framework.

** Products are illustrative and subject to completion of pending JV and regulatory approval in relevant jurisdictions

FUTR PAYMENTS

Enterprise Client Platform

Decals

Commissions

Sales

Reports

Enterprise Vault

Development

Apps

App Logs

Docs

Other

Manage Users

Terms Of Use

Help

V Vince Lee

Add Deal

1 Customize Bi-weekly Payment Program — 2 Consumer Information — 3 Initial ID Verification

Customize FUTR Bi-weekly Payment Program

Print this page

Product Type

Auto Loan

Loan Amount

Interest Rate

Term (months)

Next Lender Payment Due Date

50000

15

72

06/04/2026

Calculate

Monthly

Biweekly

Proposed Loan Payoff	72 mos	61 mos
Payment (Biweekly includes \$2.95 Convenience Fee*)	\$1,063.86	\$534.88
Interest Rate	15%	15%
Deferred Program Fee	\$0.00	\$399.00
Total Convenience Fees	\$0.00	\$413.00
Total Potential Interest Savings	\$0.00	\$4,658.65
Net Savings (+) or Net Cost (-)	\$0.00	\$3,846.65
Potential Payment Acceleration Benefit	\$0.00	\$10,142.61

- Consumer enters an Auto dealership
- Consumer completes negotiation for a car
- Financing Manager (“FM”) sources a loan for Consumer from the Dealer Management System (“DMS”)
- FM sells the Consumer FUTR Payments product to make their interest payment more efficiently (up to \$10,000 in savings) and earns commission on the sale
- In the product, the FUTR Agent presents the specific interest savings, which is visible on the FM’s screen
- Consumer onboards to FUTR Payments in-store and KYC, payment details, loan and lender information all connect automatically from the DMS

FUTR Payments 2.0 can speed up dealer and consumer onboarding, reduce churn, and embed the FUTR Agent App

FUTR Auto Loan Optimization Payments Business: A Win for Everyone.

Auto lending isn't just distribution — it's an incredibly rich 'founding deposit' into the comprehensive data profile. Vehicle financing data captures income, credit behaviour, payment history, asset value, insurance and lifestyle.



WIN

Dealer

Commission + Upsell + Recycle

- Direct compensation for Financing Manager and Dealer
- Greater success selling high-commission F&I products
- FUTR Agent App will feed back service, trade-in and upsell leads upon full integration



WIN

Consumer

Save Interest + Earn Rewards

- Saves \$2,000-3,000 in interest from optimised payment schedule
- Will earn FUTR Tokens for payments and auto data profile upon full FUTR Agent App integration
- Auto data profile qualifies for lead gen immediately



WIN

FUTR

Revenue + High Data Customer

- US\$9 monthly blended average per user
- Sticky customer with exceptional founding data profile for FUTR Agent App
- Immediate lead generation eligibility from day one



WIN

Lender

Lower Delinquency

- Automated payment structures increase visibility
- Can reduce delinquencies on loans
- Structured engagement improves payment visibility

The FUTR Payments product is already set up for Mortgages and can be expanded for any recurring payment.

Hear it from the Dealer Floor



youtu.be/EglC28zRXv4

"FUTR Payments offers a simple, transparent way for drivers to stay current on their loans while providing dealers with a proven tool to reduce delinquency and improve satisfaction."

Record Q1 in Auto Dealers. What That Means Per Dealer.

22 new dealer agreements in Q1 2026: the highest single-quarter total in Company history.

160

Active dealers

+22

New in Q1 2026

~45K

Monthly active consumers

~C\$5-6M

Current run rate C\$

ILLUSTRATIVE ECONOMICS — REVENUE AT SCALE | ALL USD

Dealers	Monthly Run Rate	Annual Run Rate (USD)	Basis
160 (live)	~\$330K	~\$4M*	Activated at various times
Each new dealer	~\$1,800	+\$21,500	At activation (+8–10 weeks)

* Current run rate converted from C\$5–6M at ~1.39 USD/CAD. Illustrative based on 200 deals annually per dealer. Not a forecast. Excludes compounding effects of year-over-year user growth.

500 Active Dealers by End of 2027

This is the milestone that transforms FUTR Payments 2.0 from a strong business into a platform-scale recurring high-margin revenue engine.

500

Active Dealers

Target: End of 2027

vs. 160 today

The Underlying Metrics That Matter

1

Active Dealers

vs. signed (conversion quality)

2

Deals per Dealer per Month

platform productivity per rooftop

3

Consumer Completion Rate

conversion from dealer signing

4

Drop-off: Signing to Activation

“look-to-book” quality

5

Consumer Retention / Attrition

platform stickiness and LTV

How We Get To 500 Dealers

TM

TaxMax — National Distribution

Portfolio of over 3,000 car dealerships nationwide. Idle salesforce outside tax season now incentivized to sell FUTR year-round. The channel driving Q3 – Q4 acceleration.

NY

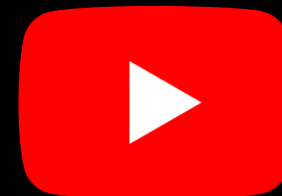
NYSADA — Association-Level Exclusivity

~1,000 NY State franchised dealers. FUTR is the exclusive bi-weekly payment partner within the association. State-wide penetration vs. rooftop-by-rooftop.

SR

Internal Sales — Geographic Expansion

Dedicated reps expanding into new jurisdictions — Philadelphia, Texas, Maryland and beyond.

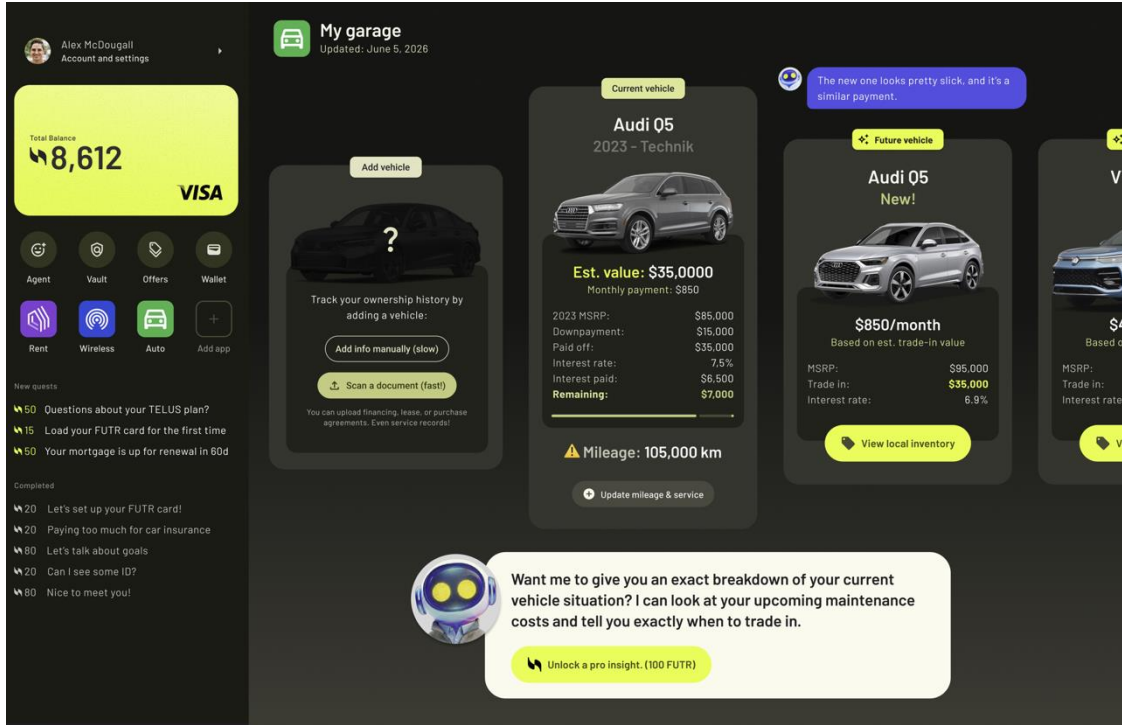


Bill Neylan, CEO TaxMax

youtube.com/watch?v=4b7vdX_ITos

Every dealer onboarded and every consumer enrolled is the first step into the FUTR Agent App ecosystem.

FUTR Auto Mini-App Is the Catalyst From Payments to a Full Agent App Experience



FUNCTIONALITY

- See equity in car and interest savings in real time
- Get service details based on VIN and real loan information
- Establish journey towards next automobile
- Manage multiple cars
- “Call to Action” machine for FUTR Agent App (trade in leads, insurance leads, loan optimization cross-sell)
- Premium insights like real time Kelly Blue Book car value (paid for in FUTR Tokens)

FUTR Auto Mini-App is the vehicle to re-activate ~200k historic consumers who have stopped using FUTR Payments.

Leadership Team



Alex McDougall
Chief Executive Officer



G. Scott Paterson
Chairman



Mindy Bruns
Chief Business Officer



Jay Graver
Co-founder & Chief
Operating Officer of FUTR
INC.



Ashish Kapoor
Chief Financial Officer

Board of Directors



Michael A. Hilmer
Vice Chairman



Jason Ewart
Dir, Communications
Lead & Corp.Secretary



Peter McRae
Independent
Director



Curt Marvis
Independent
Director



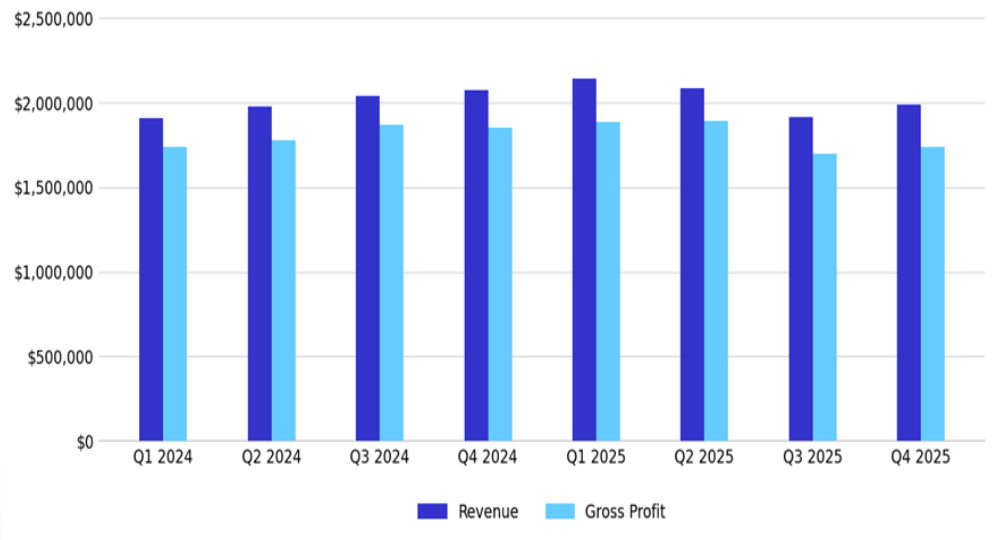
Robert Landry
Independent
Director



Jason Sawyer
Independent
Director

Q4 2025 Financial Highlights

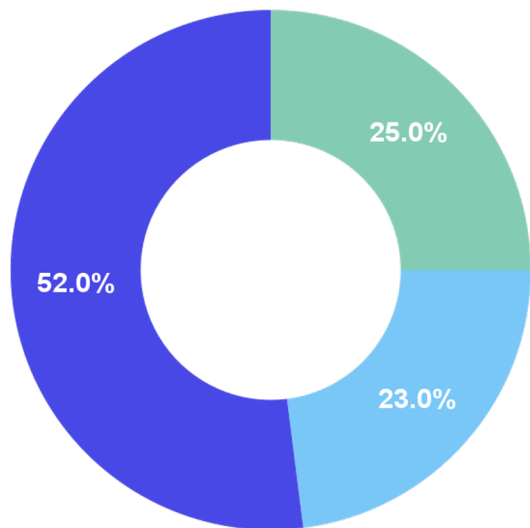
- ❑ Q4 gross margins remained strong at 88%
- ❑ Revenue for the fourth quarter ending December 31, 2025 was \$2.0 MM,
- ❑ Adjusted loss from operations for Q4 2025 of \$1.6 MM as compared to \$0.4 MM in Q4 2024, as a result of increased overhead and operating expenses related to growth initiatives.



Note: The Company changed its year-end from June 30th to December 31st as of last quarter, leading to its calendar and fiscal year-ends being consistent going forward.

FUTR Capitalization

Shareholder Segments



● Futr Inc Legacy Shareholders (Escrowed)
● Futr Insiders and Strategic Partners ● Public Float

TSXV: FTRC

Basic Shares Outstanding

July 15, 2026

152,422,120

Stock Price:

\$0.18

Market Capitalization:

\$27 Million

Warrants O/S (average exercise price: \$0.35)

59,786,817

Stock Options O/S (average exercise price: \$0.28)

13,934,345

Restricted Stock Units (95.7k vested)

4,989,348

Finder Warrants (1 share + 1/2 warrant @ \$0.23 average exercise price)

3,726,303

Thank You!

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