The FUTR Agent App:
Pioneering
"Digital" *Personal Life Management*

1. **Save 20 minutes a day**
2. **Save $200 dollars a month**
3. ***Monetize Your Personal Information***

FUTR

TSX-V: FTRC
OTCQB: FTRCF

Revenue: C$9.7mm annualized run-rate revenue*
Price / Multiple: C$0.20 / ~3.1x Revenue / $500x Users

*June 2026 annualized

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 statements.

Forward-looking statements are not guarantees of future performance. They involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of FUTR Corporation. Investors are cautioned not to put undue reliance on forward-looking statements. The information contained in this presentation is as of the date hereof. FUTR Corporation undertakes no obligation to update publicly or revise any forward-looking information, whether as a result of new information, future events or otherwise, after the date of this presentation.

This presentation does not constitute an offer or solicitation of an offer to buy or sell securities. It is for informational purposes only and should not be construed as investment advice. Past performance is not indicative of future results.

FUTR Aspires To Emulate Bilt Within 5 Years (US$10.8 bn Valuation)

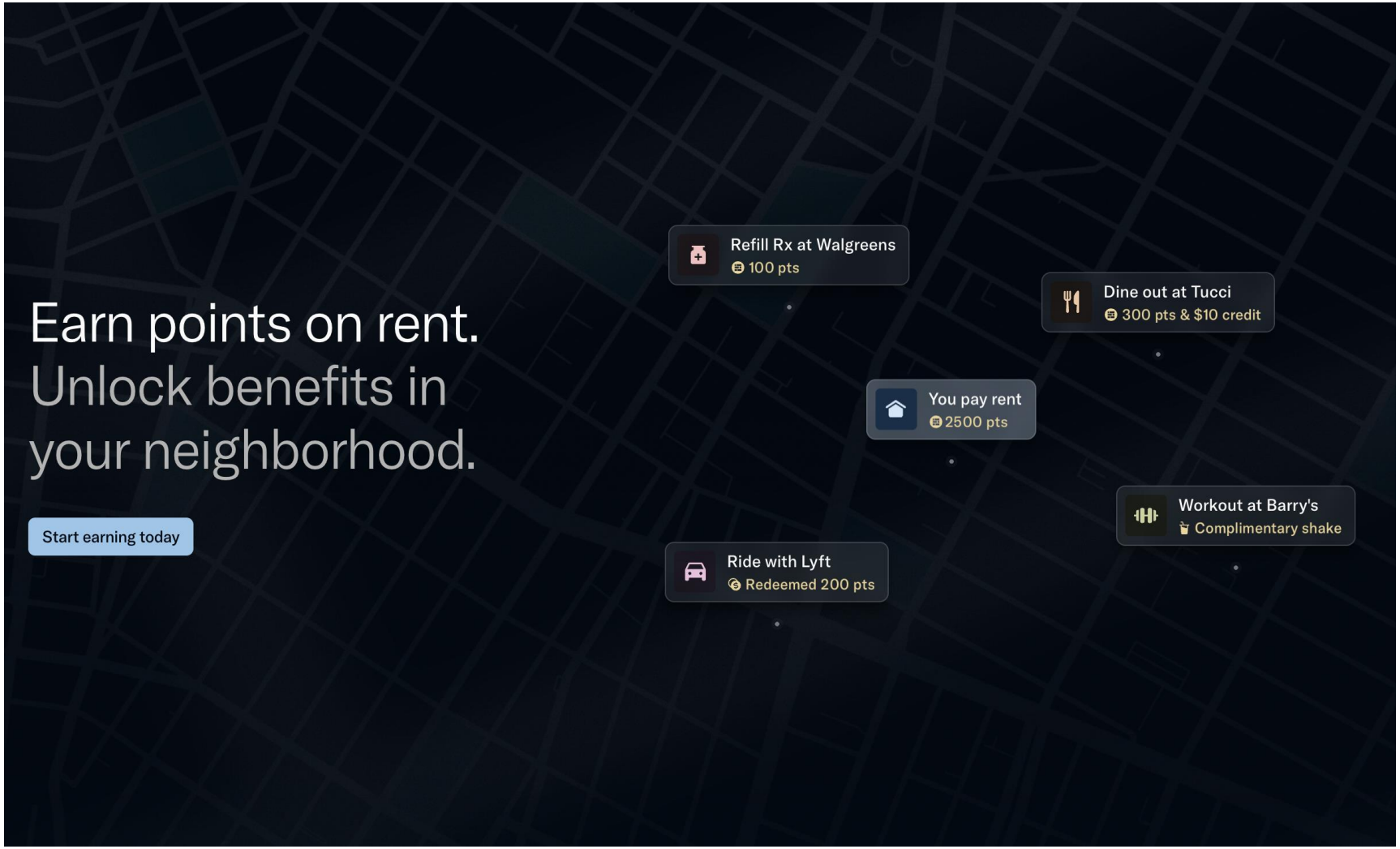
FUTR expands on the core thesis of a highly relevant comparable in BILT

BILT

- 5,000,000 customers can pay their rent through BILT
- Their credit ratings go up as a result
- They earn rewards
- They have a Credit Card
- **US$10.8 bn market cap (US$2,150 per User)**

FUTR

- ~41,000 customers make their Car payments through FUTR
- ~6,600 customers got financial plans through FUTR in June
- They will earn FUTR Tokens*
- The FUTR Card is coming in Q4
- **C$30.4 mm market cap (~US$500 per User)**



*Issued by the FUTR Foundation

The FUTR Agent App – Functionality and Ecosystem

1. AI Agent

Answers questions posed by App Users by instantly parsing through the data that the App User has deposited in the App's Digital Vault.

2. Digital Vault

Consumers upload documentation to the App's Intelligent Document Processing (IDP) Digital Vault.

3. Digital Wallet

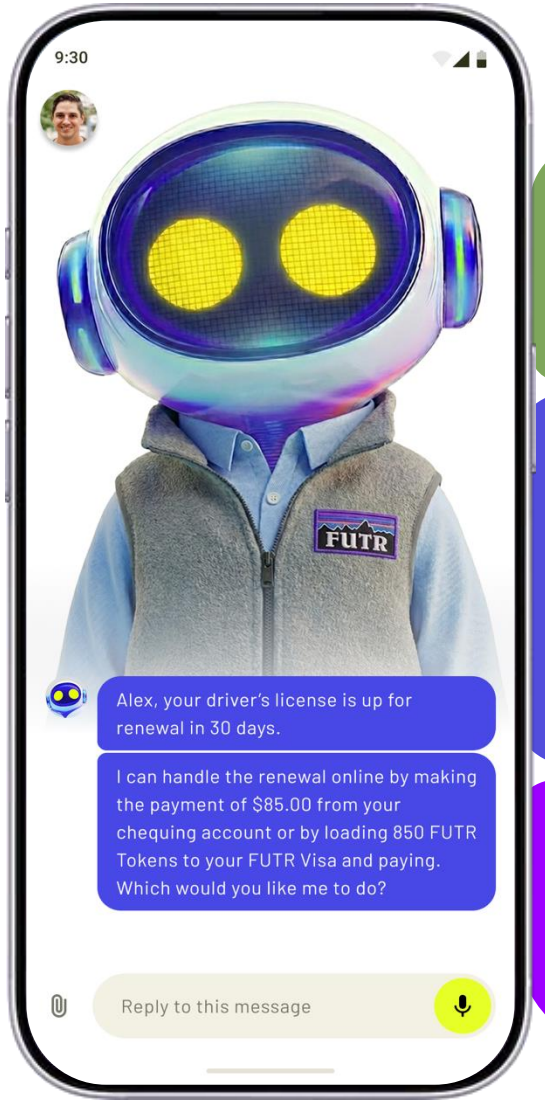
The App awards FUTR Tokens* for each document (and its embedded data) uploaded and each time a payment is made according to their relative values.

4. Actions & Payments

The Agent can enroll, make applications, and make payments, minimize interest spending and build credit through FUTR's embedded digital banking solutions.

5. Receive Consented, Money-Saving Offers

The Agent communicates Brand offers which include accepting FUTR Tokens in lieu of cash



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

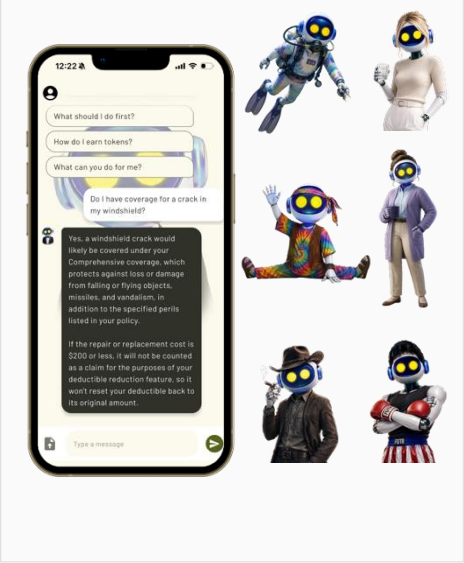
Brands

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

*Issued by the FUTR Foundation

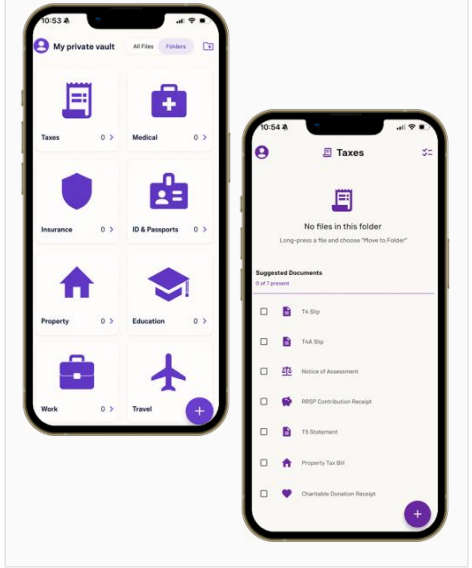
The FUTR Agent App Brings Personal Life Management To Your Fingertips

1 AGENT



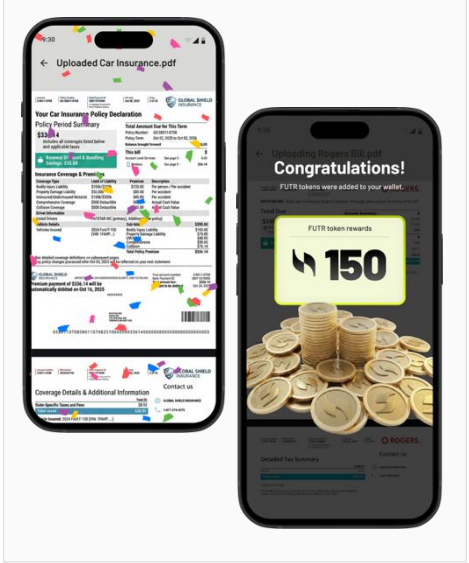
Infinitely Customizable. Ask Any Question.

2 VAULT



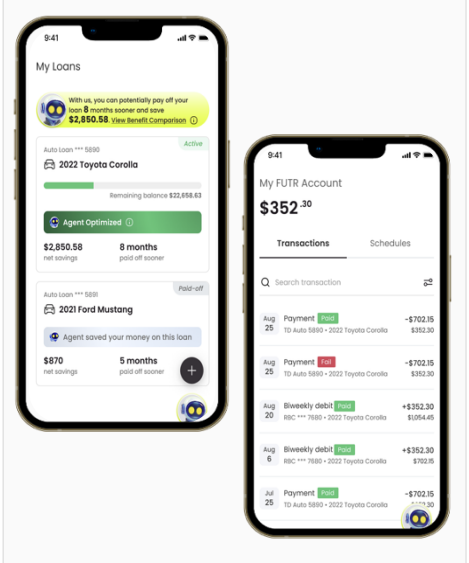
Every Element Of Your Life at Your (and Your Agent's) Fingertips.

3 WALLET



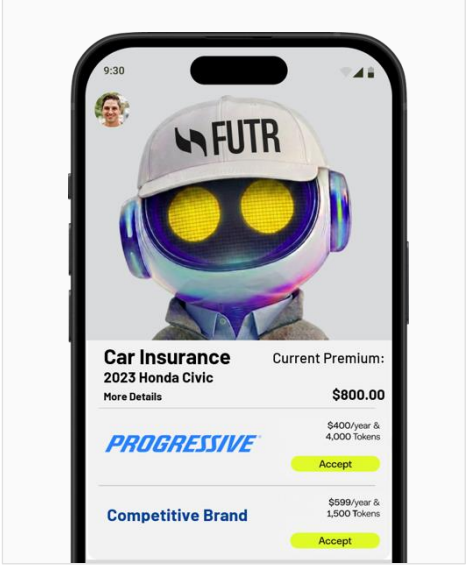
Earn FUTR Token Rewards* For Every Action.

4 PAYMENTS



Save Money. Organize Your Budget.

5 CONSENTED OFFERS



Receive Money-Saving Offers Based on Your Anonymized Data

*Issued by the FUTR Foundation

Every User Joining the FUTR Agent App From Any Channel Enters the Same Lifelong Monetization Flywheel

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

LIVE

Payment & Banking Rails

FUTR PAYMENTS

- **Live: Transaction fees on optimized auto loan payments (~$500k June revenue)**
- Roadmap: Interchange on FUTR card (Q4), spread on yield products, FX fees on global chequing and savings account

NOW LIVE

Agent Driven Lead Generation

FUTR PLANNING

- **Live: Financial Advisors pay for the right to present a FUTR Planning financial plan to consumers (~$290k June revenue)**
- Roadmap: Global brands (financial and other) pay in FUTR Tokens* for the right to present offers to all FUTR Agent App users

The Connector

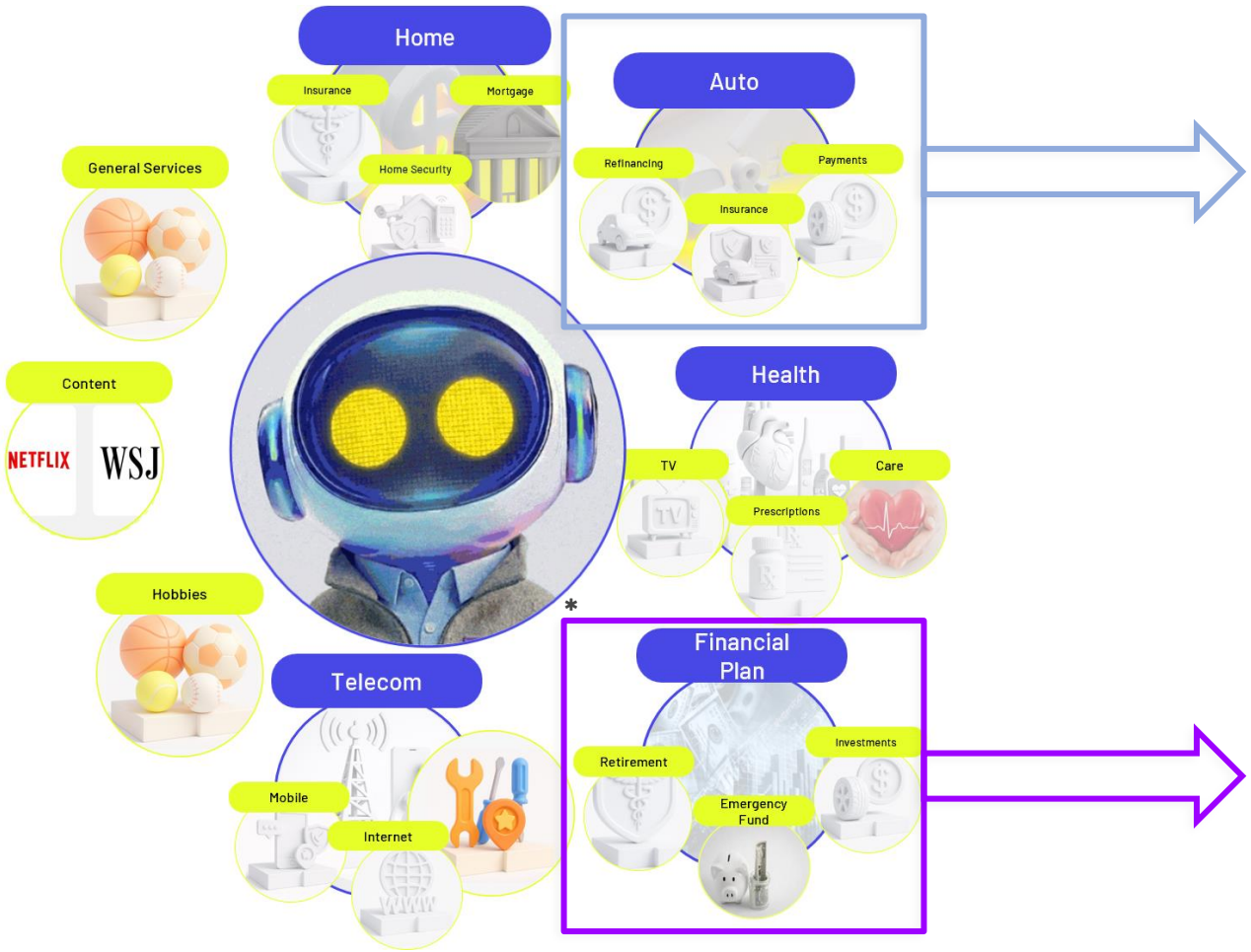
FUTR Token* Flywheel

- **The FUTR Token*** provides the connective engine between data, financial rails and lead generation
- **Users:** Earn FUTR Tokens* for contributing data
- **Brands:** Spend FUTR Tokens* to make offers to FUTR Users

FUTR's goal is to generate TRUE lifetime value of a customer over an actual lifetime.

*Issued by the FUTR Foundation

FUTR Has a Unique Strategy To Acquire High Value Financial Services Users For the FUTR Agent App



FUTR PAYMENTS – 85% Margins + 1,200 Agent App Users / Month

- **Agent saves you ~$3,000 in interest on Auto Loans**
- ~41,000 Active Users in US
- Onboard through 180+ Dealers
- Users leave Dealership with Auto data in the Agent App

FUTR PLANNING – 60-65% Margins + 6,600 Potential Agent App Users / Month

- **Agent gives you a free financial plan, free Advisor consultation**
- 6,000+ plans monthly
- Financial plan to be delivered through the Agent App + FUTR Token rewards (Q4 2026)

BILT Users Are Valued at $2,150 per User. FUTR At $500.

FUTR Payments Adds Agent App Users Right From the Auto Dealer

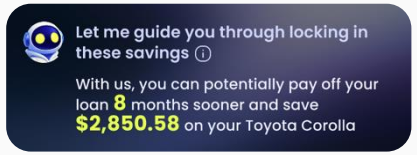
STEP 1

Choose Car and Get Loan From Financing Manager*

*~80% of cars in US bought on Credit

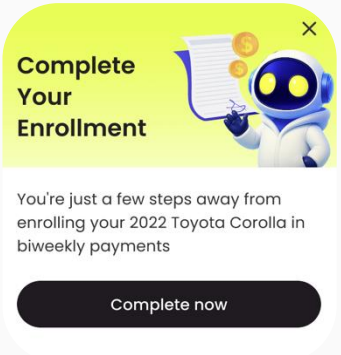
STEP 2

See Interest Savings From FUTR Agent



STEP 3

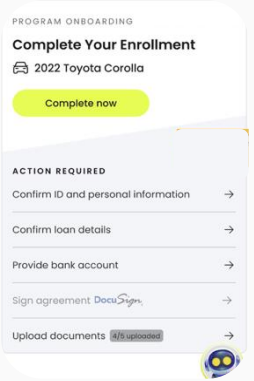
Agent App Onboarded In Dealer via QR*



*Agent App active July in dealerships

STEP 4

Loan, Banking and Auto Information Connected



STEP 5

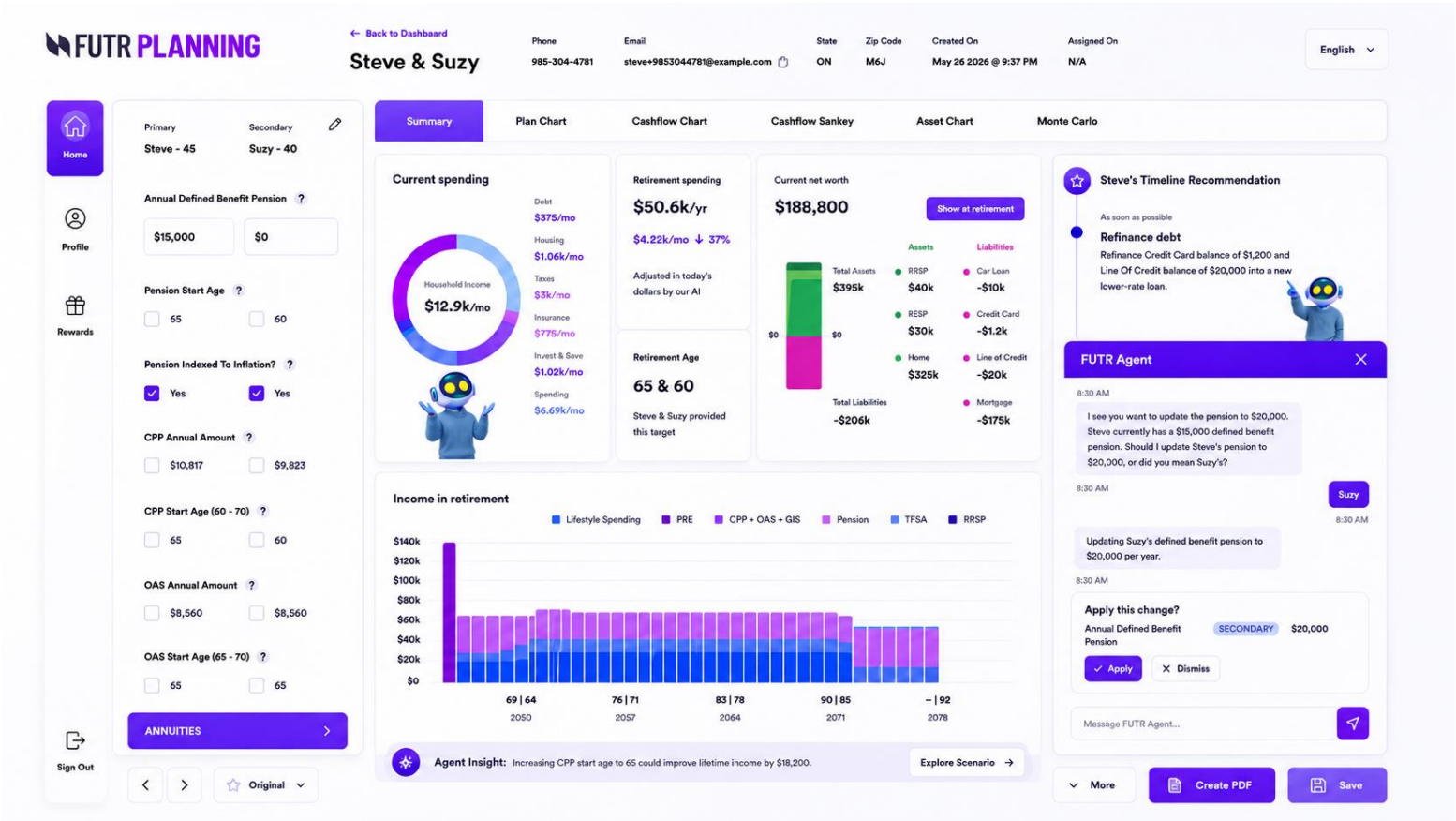
Drive Away With FUTR Agent App

Key Stats:

- 41,000 active users on platform
- ~1,000 gross new adds per month
- Dealers earn on average $75 per transaction (Financing Managers earn an additional $75)
- FUTR earns on average C$12 per month per user on platform from Transaction Fees and Enrollment Fee

FUTR Planning Creates Financial Plans For Consumers and Advisors and Connects Them

FUTR Financial Planning Connects Advisors and Consumers Agentically



Consumer Value

- Free, comprehensive financial plan
- Delivered in 3 minutes
- Get retirement score, insights into areas to focus, customized checklist of actions to take
- Earn FUTR Token rewards from the FUTR Foundation for completing plan
- FUTR Agent allows you to ask any question and make any change to your plan

Advisor Value

- Hot lead (delivered 60 seconds after plan)
- Exclusive lead
- Average $500k investable assets (80+% with life insurance gaps)
- Full visibility into plan data and details
- FUTR Agent to assist with surfacing insights and plan changes

Once a User Is In the FUTR Agent App The Lifetime Monetization Flywheel Begins

Every lead below will be sourced, converted, and cross-sold through the FUTR Agent App, powered by consumers' consented personal data.

FUTR Agent App — LIVE FOR AUTO PAYMENTS · JUL 2026

6,618 — LIVE
Financial plans completed
June 2026 · FUTR Planning

1,590 identified an auto loan
4,136 identified a mortgage loan

Not additive, some plans flag both needs; figures exclude Canada.

998 — LIVE
New consumers in June 2026
FUTR Auto Dealers

180 active dealers

FUTR Mortgage Brokers — Future

LIVE → **FUTR Advisory Leads**

Future → **FUTR Auto Payments**

LIVE → **FUTR Auto Payments**

Future → **FUTR Mortgage Payments**

Future → **FUTR Mortgage Payments**

FUTR Advisory Leads
FUTR Advisor Agent live for advisors on the platform August 2026.
~C$290k revenue in June 2026.

FUTR Auto Payments
Agent App experience live for these customers since July 2026.
~C$500k revenue in June 2026.

FUTR Mortgage Payments
Agent App mortgage functionality live August 2026.

Future → **Auto Insurance leads** — Future

Future → **Home Insurance leads** — Future

Live today · Scheduled · Fully live · Not yet live

Only Auto Dealers and FUTR Planning (Financial Advisory) leads are live today. All other lead channels, product launch dates, and downstream cross-sell volumes shown above are estimates and are not yet active.

Q2 Revenue Up 16.5% Quarter over Quarter, with a Record June

Preliminary, unaudited results for the three months ended June 30, 2026 (C$mm)

$1.89mm

Q2 revenue, up 16.5% vs. Q1

$0.81mm

Record June monthly revenue

81.6%

Q2 gross margin, vs. 85.0% in Q1

$1.8-1.9mm

Est. annualized cost savings (post-Q2)

Revenue by stream

Revenue stream	Q2 2026	Share	Basis
Payment and banking rails (FUTR Payments)	$1.59mm	84%	Full quarter, US auto loan consumers
Agent driven lead generation (FUTR Planning)	$0.29mm	16%	**One month, launched June 1, 2026**

June annualized run rate of ~$9.67mm. Adjusted loss from operations of $1.85mm reflects continued investment in the FUTR Agent App and platform build-out. Related severance costs are estimated at $75,000-$131,000.

Preliminary and unaudited, subject to change on completion of interim financial statements and MD&A. FUTR Planning users completed 6,618 financial plans in June 2026, including 1,590 identifying an auto loan need and 4,136 a mortgage need. Estimated annualized cost savings and severance figures are preliminary management estimates based on FUTR's August 2026 cost structure, not forecasts; actual results may vary.

Share Structure

TSXV: FTRC – All Values C$ Basic Shares Outstanding	Sept 26, 2026 152,422,312
Stock Price:	C$0.20
Market Capitalization:	**C$30.5 Million**
Warrants O/S (average exercise price: $0.41)	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 (average exercise price: $0.20)	3,726,303

All figures as of Sept 26, 2026.

Putting it All Together

1

Data as an Asset Class

FUTR is the first platform to structurally enable consumers to realize the value of their personal data

2

Agentic Commerce Pioneer

Building a differentiated platform at the intersection of blockchain, AI and payments, with a genuine opportunity to create something truly unique

3

Clear Path to Scale

Defined roadmap to meaningful users and market cap with existing business lines and distribution channels.

4

Focused Go-to-Market

Simple, clearly defined consumer value propositions starting in Auto and Financial Planning

5

Peer Valuation Catalysts

Current 3.1x revenue multiple and US$500 per user value does not reflect the full strategy. Clear catalysts in place to improve comparability with peers like Bilt.

FUTR's goal is to generate TRUE lifetime value of a customer over an actual lifetime.

Thank You!

154 University, Suite 601
Toronto, Ontario

ir@thefutrcorp.com

© 2026 All Rights Reserved