

Gen™

Financial Wellness

Analyst & Investor Briefing 2025



Forward-Looking Statements

This presentation contains statements which may be considered forward-looking within the meaning of the U.S. federal securities laws. In some cases, you can identify these forward-looking statements by the use of terms such as “expect,” “will,” “continue,” or similar expressions, and variations or negatives of these words, but the absence of these words does not mean that a statement is not forward-looking. All statements other than statements of historical fact are statements that could be deemed forward-looking statements, including, but not limited to, the statements relating to our long-term targets, business and market expansion plans, new product development and other strategic initiatives, Fiscal Year 2026 Revenue and Non-GAAP EPS estimates, and any statements of assumptions underlying any of the foregoing. These statements are subject to known and unknown risks, uncertainties and other factors that may cause our actual results, performance or achievements to differ materially from results expressed or implied in this presentation. Such risk factors include, but are not limited to, those related to: projections of our future financial performance; anticipated growth and trends in our businesses and in our industries; the consummation of or anticipated impacts of acquisitions (including our ability to achieve synergies and associated cost savings from any such acquisitions), divestitures, restructurings, stock repurchases, financings, debt repayments and investment activities; the outcome or impact of pending litigation, claims or disputes; difficulties in executing the operating models for our core businesses; lower than anticipated returns from our investments in direct customer acquisition; difficulties in retaining our existing customers and converting existing non-paying customers to paying customers; difficulties and delays in reducing run rate expenses and monetizing underutilized assets; the successful development of new products and upgrades and the degree to which these new products and upgrades gain market acceptance; our ability to maintain our customer and partner relationships; the anticipated growth of certain market segments; fluctuations and volatility in our stock price; our ability to successfully execute strategic plans; the vulnerability of our solutions, systems, websites and data to intentional disruption by third parties; changes to existing accounting pronouncements or taxation rules or practices; and general business and macroeconomic conditions in the U.S. and worldwide, including economic recessions, the impact of inflation, and ongoing and new geopolitical conflicts, and other global macroeconomic factors on our operations and financial performance. Additional information concerning these and other risk factors is contained in the Risk Factors sections of our most recent reports on Form 10-K and Form 10-Q. We encourage you to read those sections carefully. There may also be other factors that have not been anticipated or that are not described in our periodic filings with the SEC, generally because we did not believe them to be significant at the time, which could cause actual results to differ materially from our projections and expectations. All forward-looking statements should be evaluated with the understanding of their inherent uncertainty. We assume no obligation, and do not intend, to update these forward-looking statements as a result of future events or developments.

GenTM

PURPOSE

Powering Digital Freedom

MISSION

We create innovative and easy-to-use technology solutions that help people grow, manage, and secure their digital and financial lives.



Gen Financial Wellness

Analyst & Investor Briefing 2025

Agenda

MoneyLion Business

Rick Correia

Technology & Capabilities

Tim Hong

Trust-Based Solutions

Travis Witteveen

Closing and Q&A

Vincent Pilette + All



Rick Correia

MoneyLion



Tim Hong

Financial Technology



Travis Witteveen

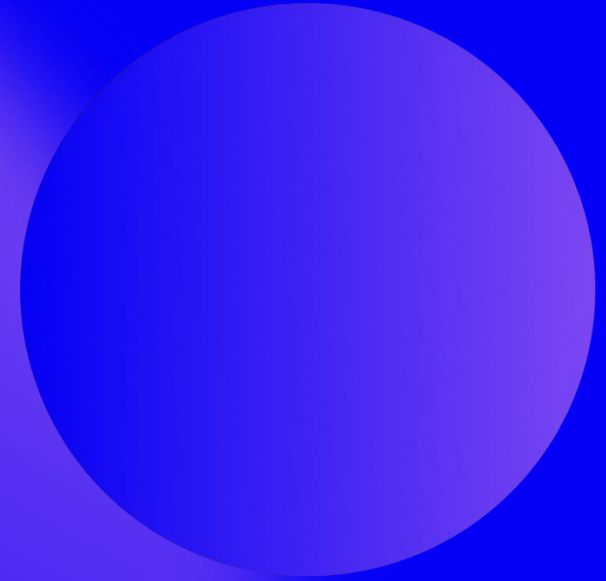
Trust-Based Solutions



Vincent Pilette

CEO

MoneyLion Business



Rick Correia
MoneyLion





MoneyLion[®]

GEN

Powering Digital Freedom

MONEYLION

The first digital ecosystem
for consumer finance

MONEYLION VISION

The #1 destination
for financial decisions



The **most complete** personal financial management platform

Acquisition

350M+

Total Customer
Inquiries ⁽¹⁾
(as of Q1 FY26)

24M

Total Customers ⁽²⁾
(Lifetime)

8M

TTM Financially
Active Customers ⁽³⁾
(as of Q1 FY26)

Consumption

40M+

Total Products ⁽⁴⁾
Consumed LTD
(as of Q1 FY26)

12M+

Total Products
Consumed LTM
(as of Q1 FY26)

1.5+

Products per
TTM Combined Active User

Monetization

\$750M+

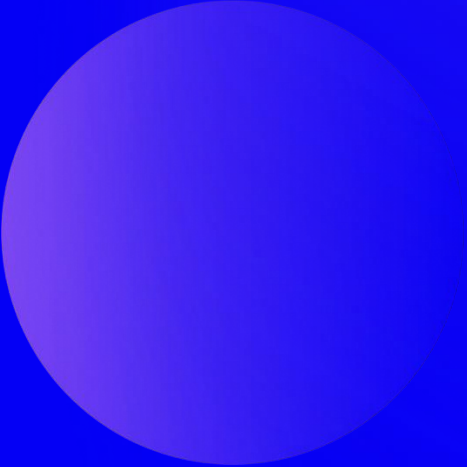
Annualized
Revenue Run-rate
(as of Q1 FY26)

~30%

Avg. Quarterly Revenue
Growth Y/Y
(Last 8 Quarters ending Q1 FY26)

80%+

Repeat Revenue ⁽⁵⁾
Profile



The next generation of consumer finance is...



The diagram features a central blue circle with the text "Secure Financial Wellness". To the left is a blue arrow pointing right with the word "Gen" in white. To the right is a teal arrow pointing left with the MoneyLion logo and the word "MoneyLion" in black. Below these is a light blue rounded rectangle containing the text "Products + Advice + Trust = Consumer-centric, trusted decision making for a better financial life". The background has a blue and white particle effect.

Gen™

Secure
Financial
Wellness



MoneyLion®

Products + Advice + Trust = Consumer-centric, **trusted decision making** for a better financial life

Trust is deep

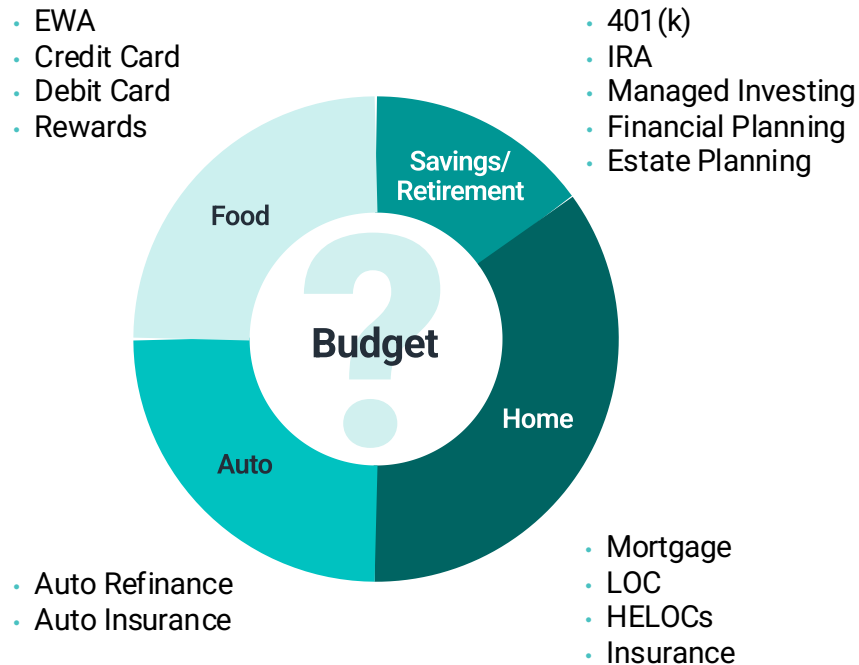
Industry-leading identity solutions and security to help people confidently navigate the digital world



Financial customers' dilemma: chaos & curiosity

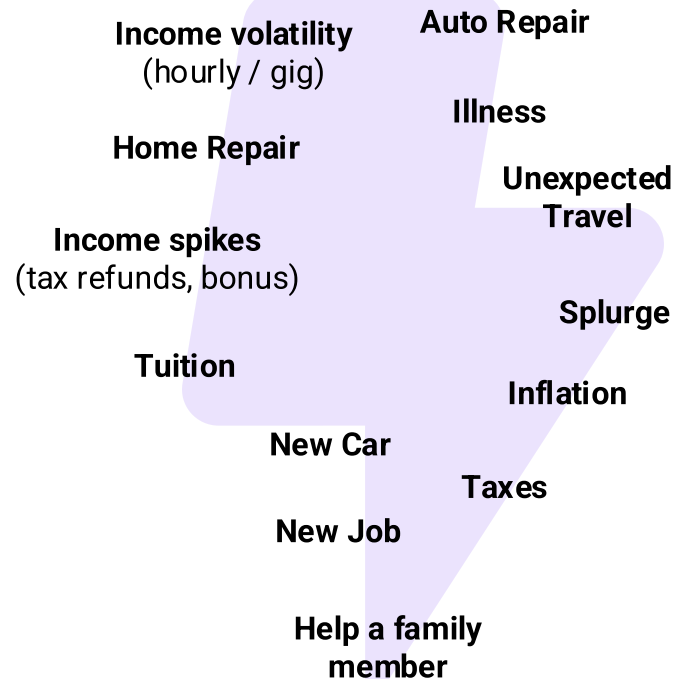
? Way Too Much "Stuff"

What is **MY** ideal portfolio of products?



⚡ Managing Financial Shocks

What do I do when **LIFE** happens?



! Threats Are Everywhere

WHO can I trust?

Investment scams
Phishing (incl. AI/deepfake)
Imposter scams
Account takeover
Social media scams
Text scams
QR code scams

Customer needs: advice, optionality & trust



Way Too Much “Stuff”



Authentic personalized holistic advice vs. transactional point solutions



Managing Financial Shocks



Optionality to help manage small and large income and expense shocks



Threats Are Everywhere



Protection to reduce risk from shifting to digital

We serve the 99% as a mass market platform



I just got a tax refund of \$5,600, what is the best place for this money?



I just had my identity stolen & my account taken over. What do I do?



I just got “expense shocked” with a \$3,500 truck repair estimate. What are my options to cover this expense?



Who pays if there is fraud on my account?



Just graduated, looking for my first credit card to build my credit score. What is the best card for me?



I’m looking at a couple online banking and borrowing options but I’m hesitant to link my bank accounts / share data.



I’m with a big bank ABC but nobody seems to want to talk to me about investing



Is this online credit card a scam?



My company offers a 401(k), how much should I contribute? Should I use a Roth IRA instead?



I just got a raise; we’re squirrelling away a little each month... is there something smarter I could be doing?



I want to go on vacation, but maybe I should wait. How should I save for my trip?



I’m a first-time homebuyer shopping for rates, looking to improve my credit score, and determining what works in my budget today and tomorrow.



Is my money safe in this app?

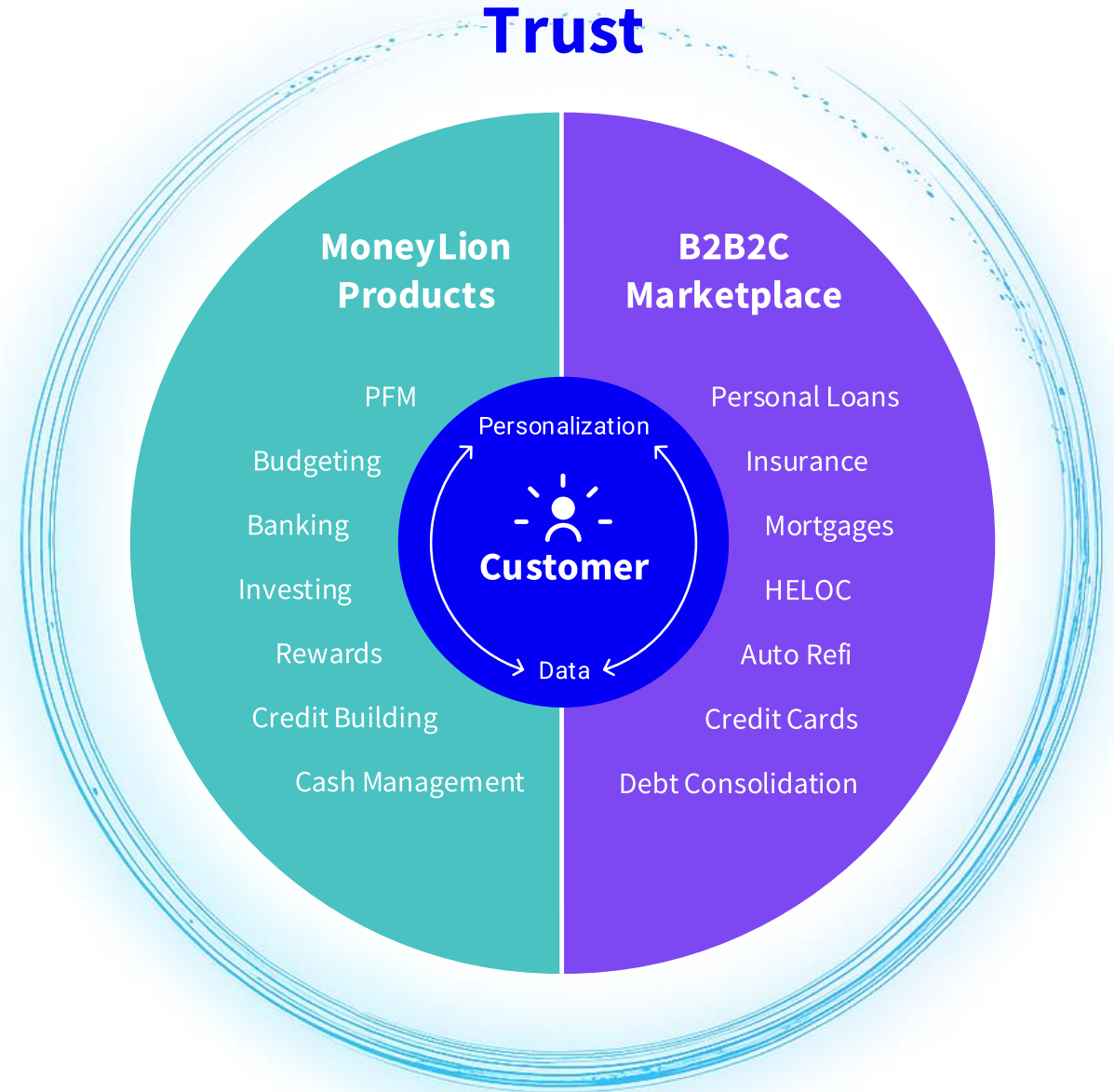


I just bought my first house; how do I plan to pay off my mortgage?



Our unrivaled financial wellness ecosystem

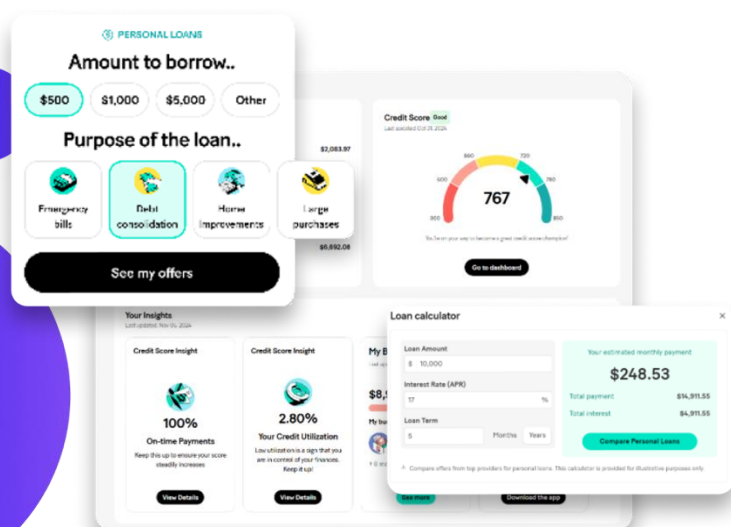
Best-in-class **MoneyLion products** for customers
+
Personalized **Marketplace** for adjacent needs
+
TRUST as the foundation:
authentic, permanent, and safe



The most **full-featured** personal finance management solutions in the industry...

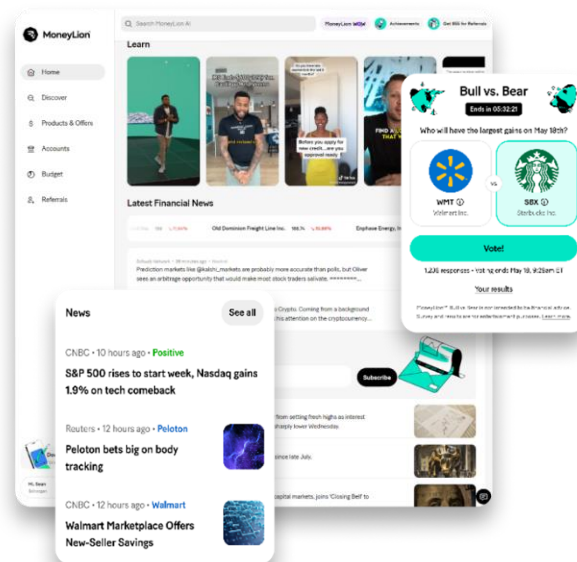
Content

AI-search, loan calculators, credit monitoring



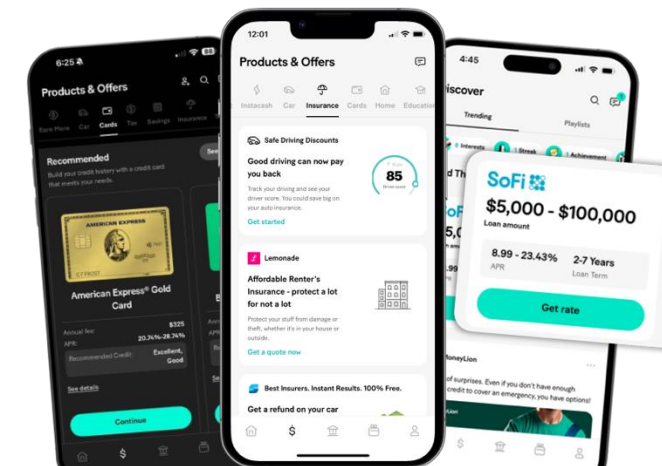
Community

Commenting, news, user-generated content



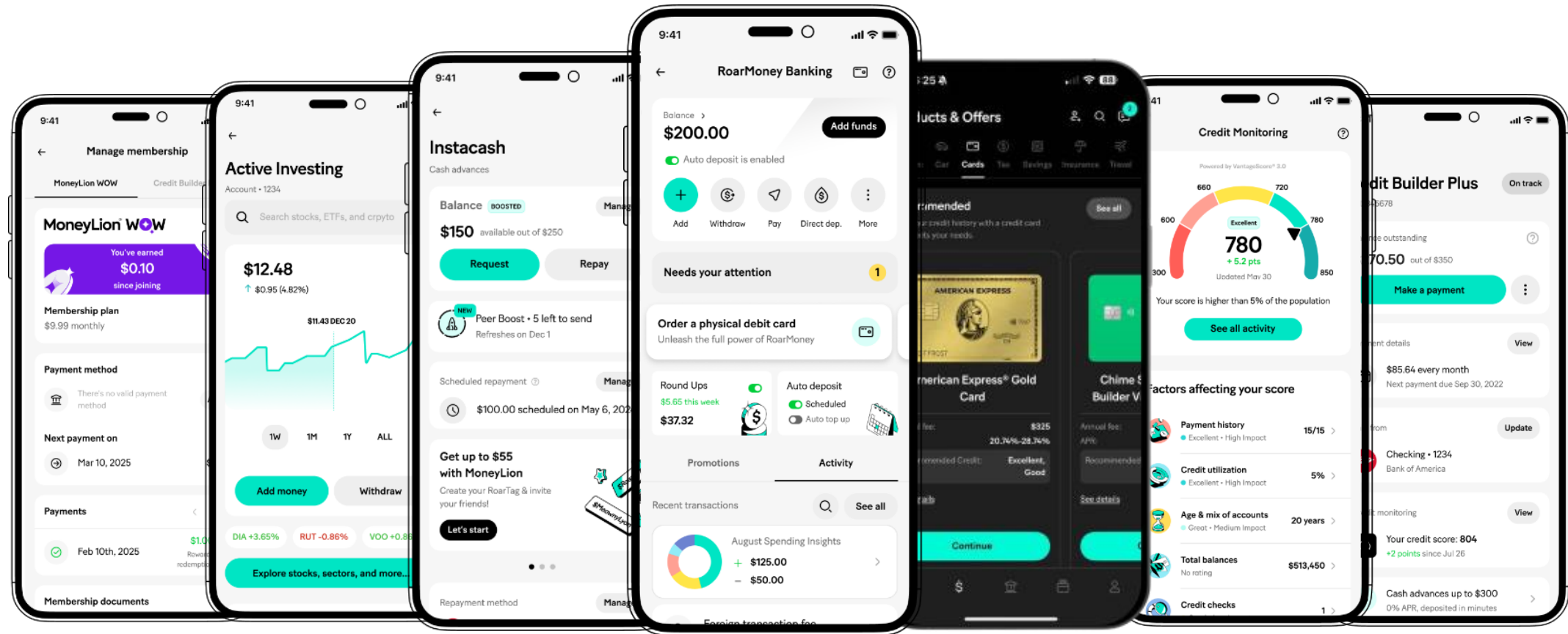
Insights

AI-driven personalized insights based on unique financial data and intent



This connective tissue drives the consumer experience between content and product

... integrating content, community with a proprietary product suite and marketplace



Rewards

Trading and
Investing

Cash
Management

Checking Account /
Banking

Consumer
Marketplace

Credit
Monitoring

Credit
Building

Leading financial product marketplace

BUYERS

high-intent traffic across the internet
(650+ Channel Partners)

350M+
Annual
Total Customer
Inquiries ⁽¹⁾

Value to Channel Partners:

- Monetizes existing, high-intent consumers
- New revenue stream for publishers
- Engages & retains existing customers
- Flexible form factor

MARKETPLACE

trusted, neutral provider
(Data-Powered, Personalized)

ENGINE

Connects Consumers & Products:

- One-to-many marketplace
- Embedded finance technology
- Integrated matching algo, MarTech, and compliance tech
- Data & Insights

SELLERS

financial product providers
(600+ Product Partners)

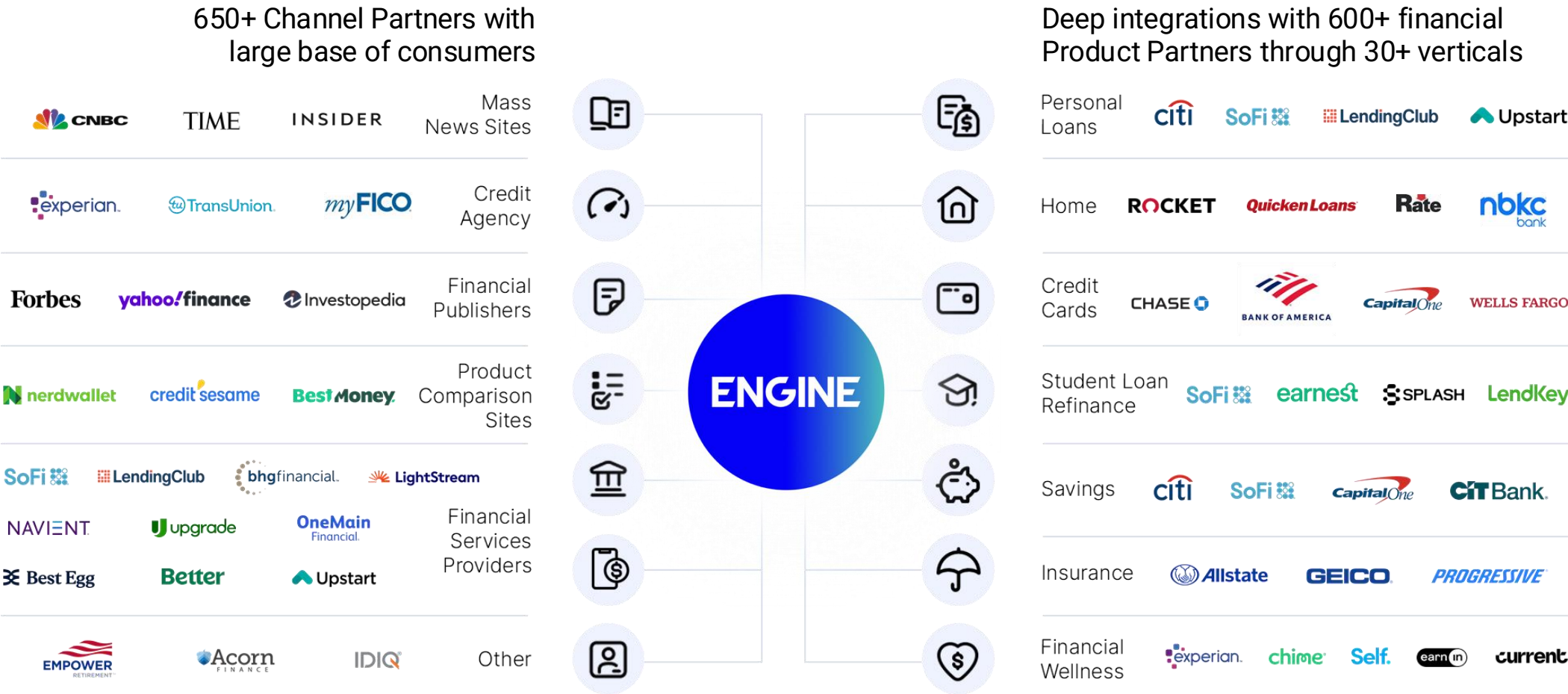
30+
Financial Product
Verticals

Value to Product Partners:

- More efficient customer acquisition (lowers CAC)
- Provides easy connectivity to high-intent customers
- Speed to market

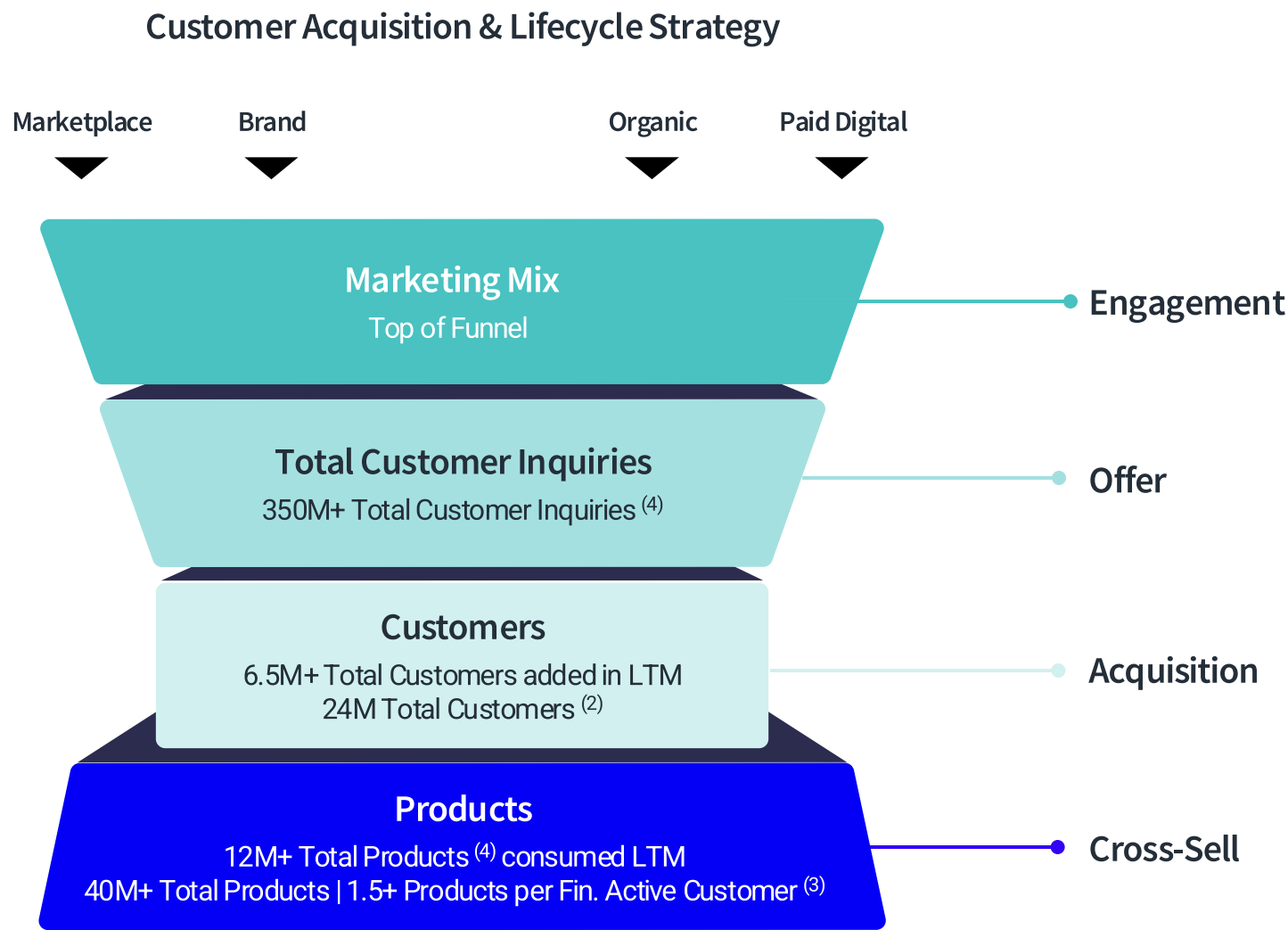
Large and growing network of partners

Gen's customer base will further enhance our product partners and depth in key growth verticals



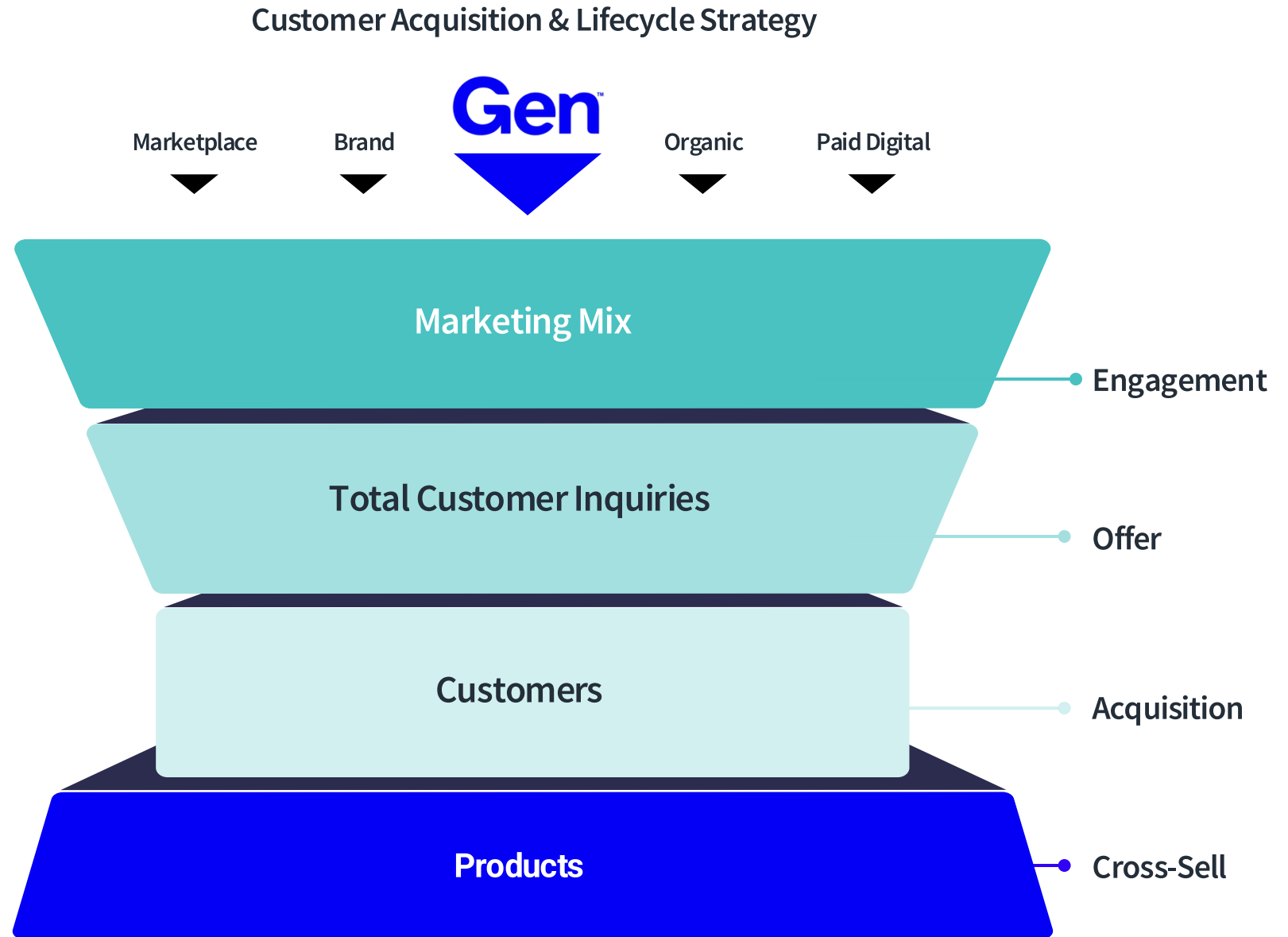
Massive top of funnel

Our unique top of funnel drove **350 million+** Total Customer Inquiries ⁽¹⁾ over the last 12 months, which converted to **12 million+** Total Products ⁽⁴⁾ consumed



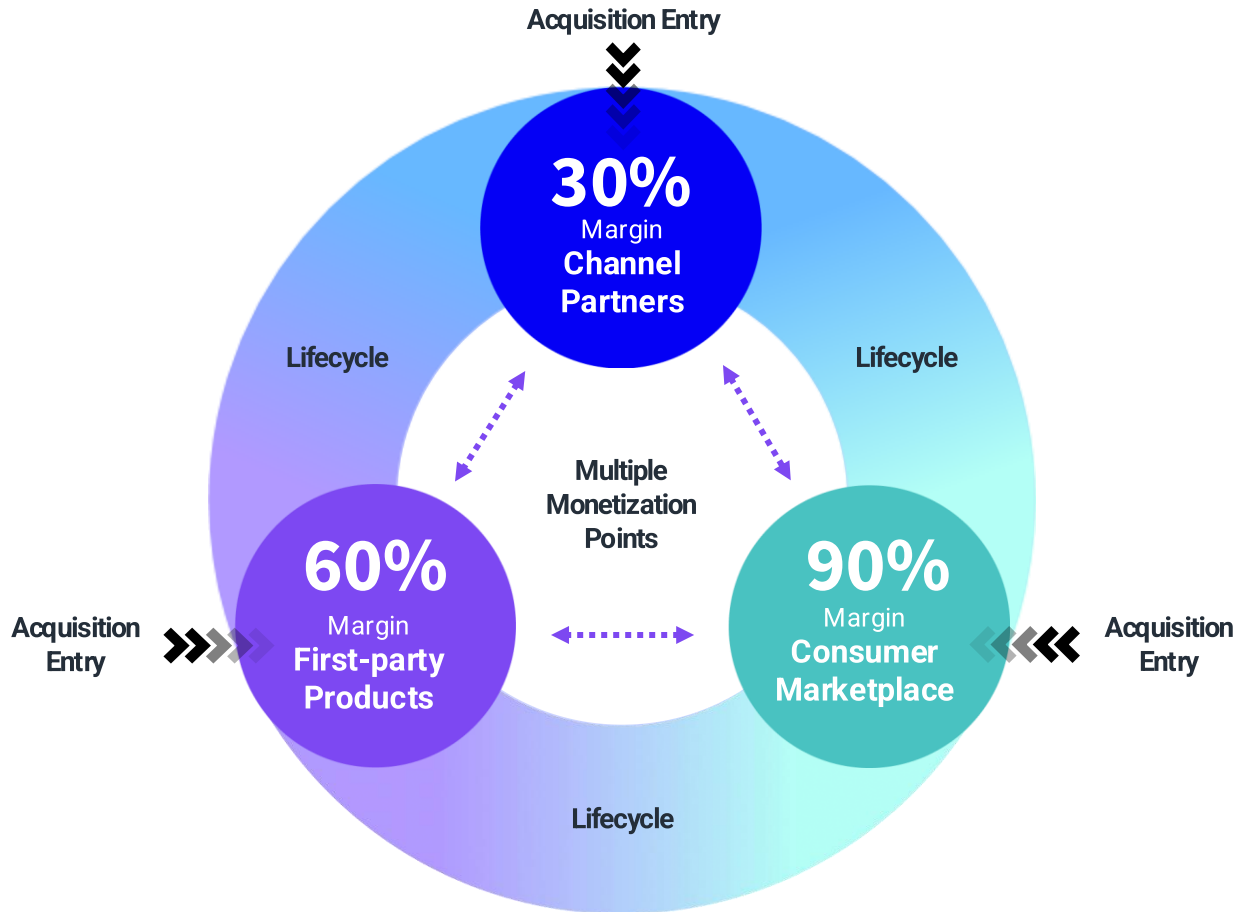
With Gen, it is even bigger

Gen's **hundreds of millions** of users globally creates an even larger opportunity for customer penetration and to **expand into new customer demographics**

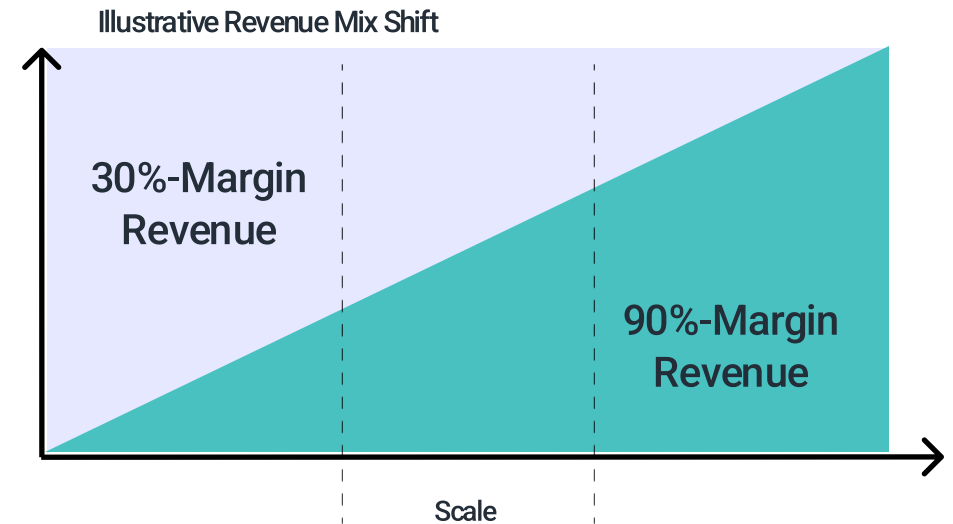


30/60/90 lifecycle strategy

Increases MoneyLion's mix of high-margin revenue

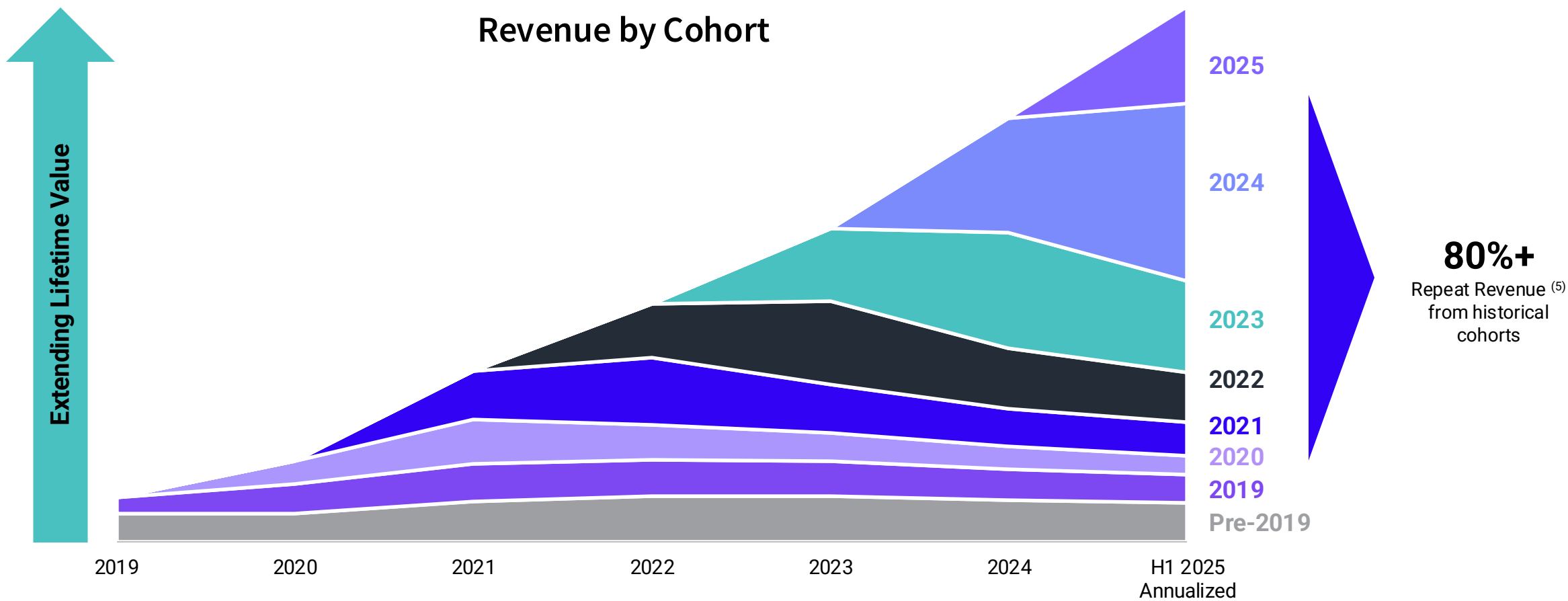


MoneyLion is accelerating its mix of high contribution-margin revenue...



... which is driving overall operating leverage as we scale

Lifetime performance of every cohort driving significant repeat revenue



And we're just getting started

Sustaining our high-growth profile for the long run



Financial Wellness Technology Platform



Tim Hong
Financial Technology



MoneyLion's **leading AI** technology



Data and personalization at its core

- 1st party data with credit, finances, and behaviors
- Foundation for personalized experiences



Proven foundation, built for the AI age

- Already billions of validated AI model outputs per year
- Unlocking new capabilities with generative AI



Services and SDKs for partner success

- Scale matters – distribution and volume via our brands and partners
- Powering diverse use cases and segments

01

Financial Products

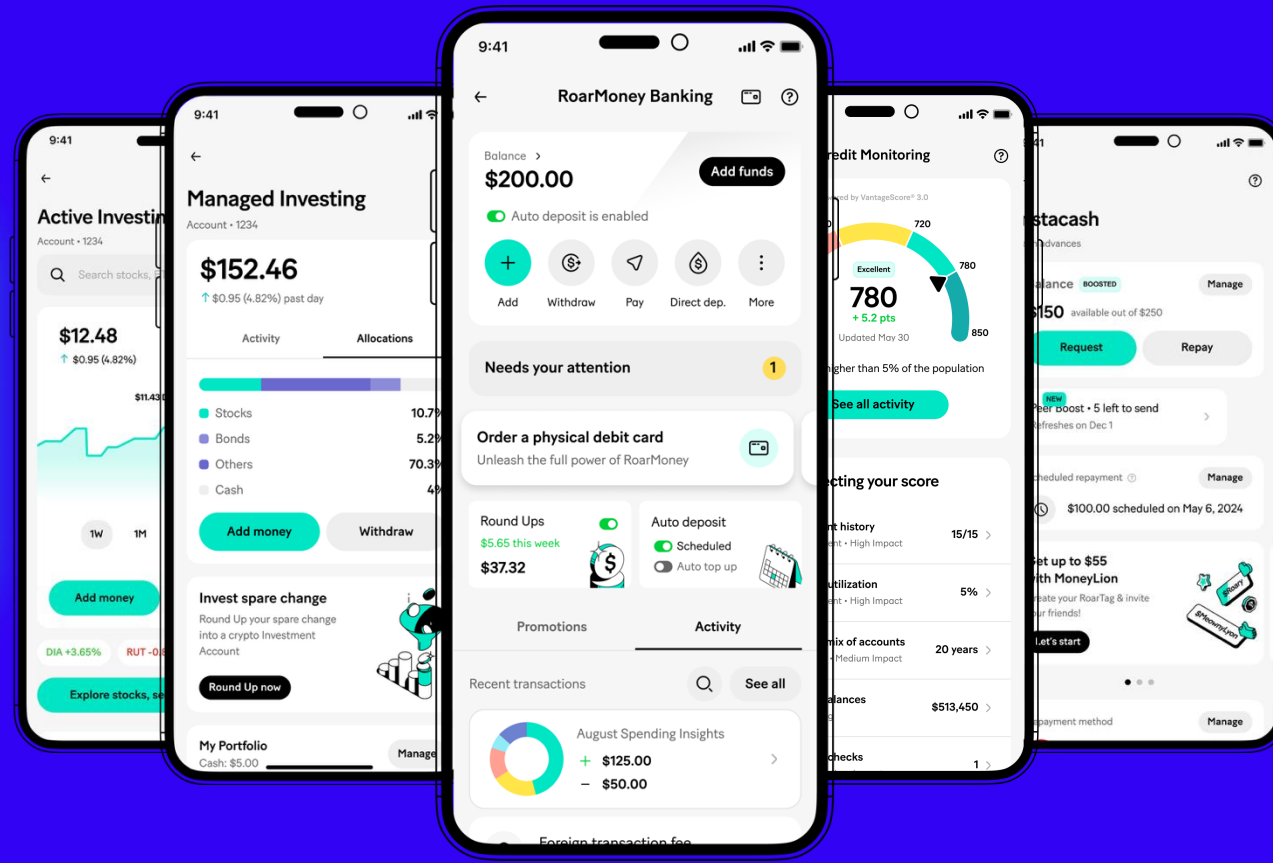


Products essential to daily life

Helping consumers navigate our full spectrum of best-in-class financial products

In times of excess

Core Banking
Investing
Trading & Crypto
Roundups



In times of need

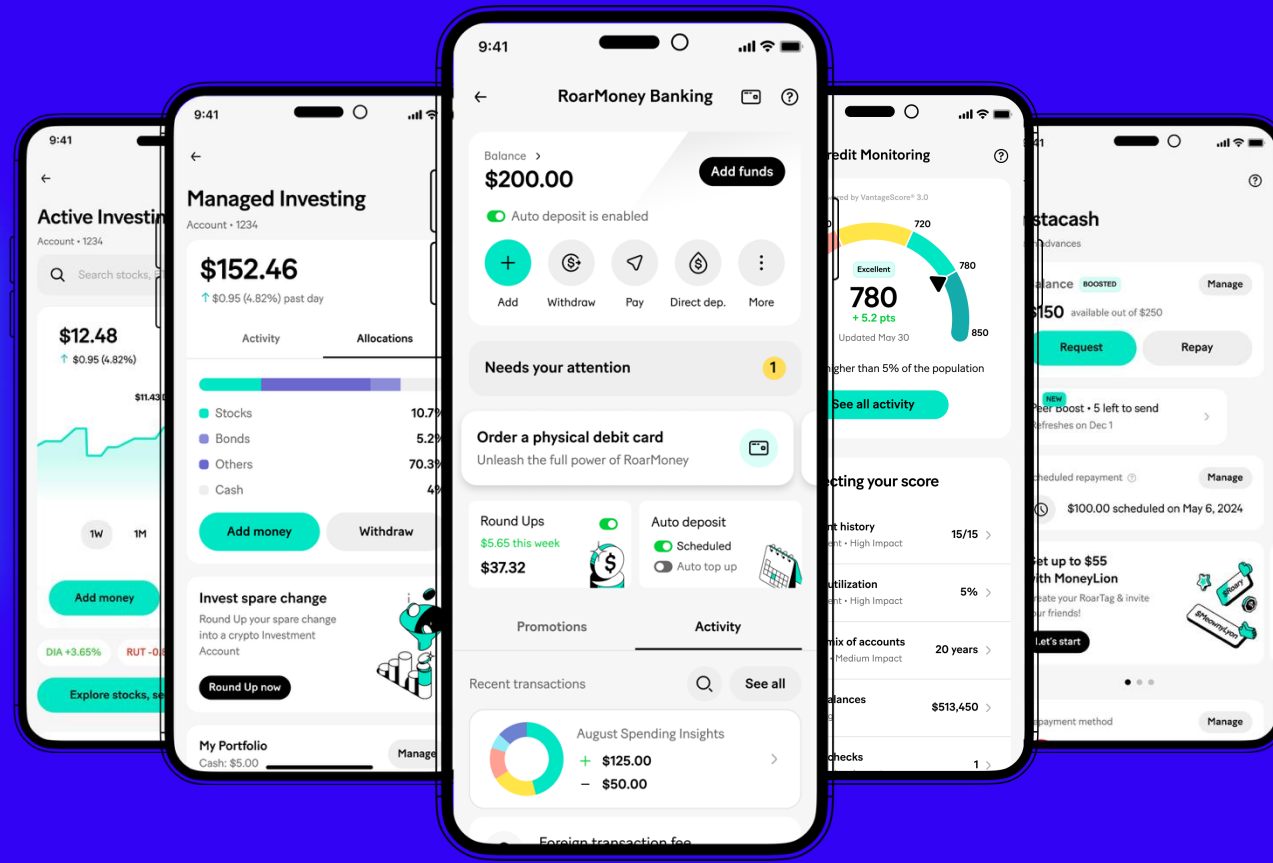
Credit Monitoring
Earned Wage Access
Credit Builder Loan
Cashflow Management

Products essential to daily life

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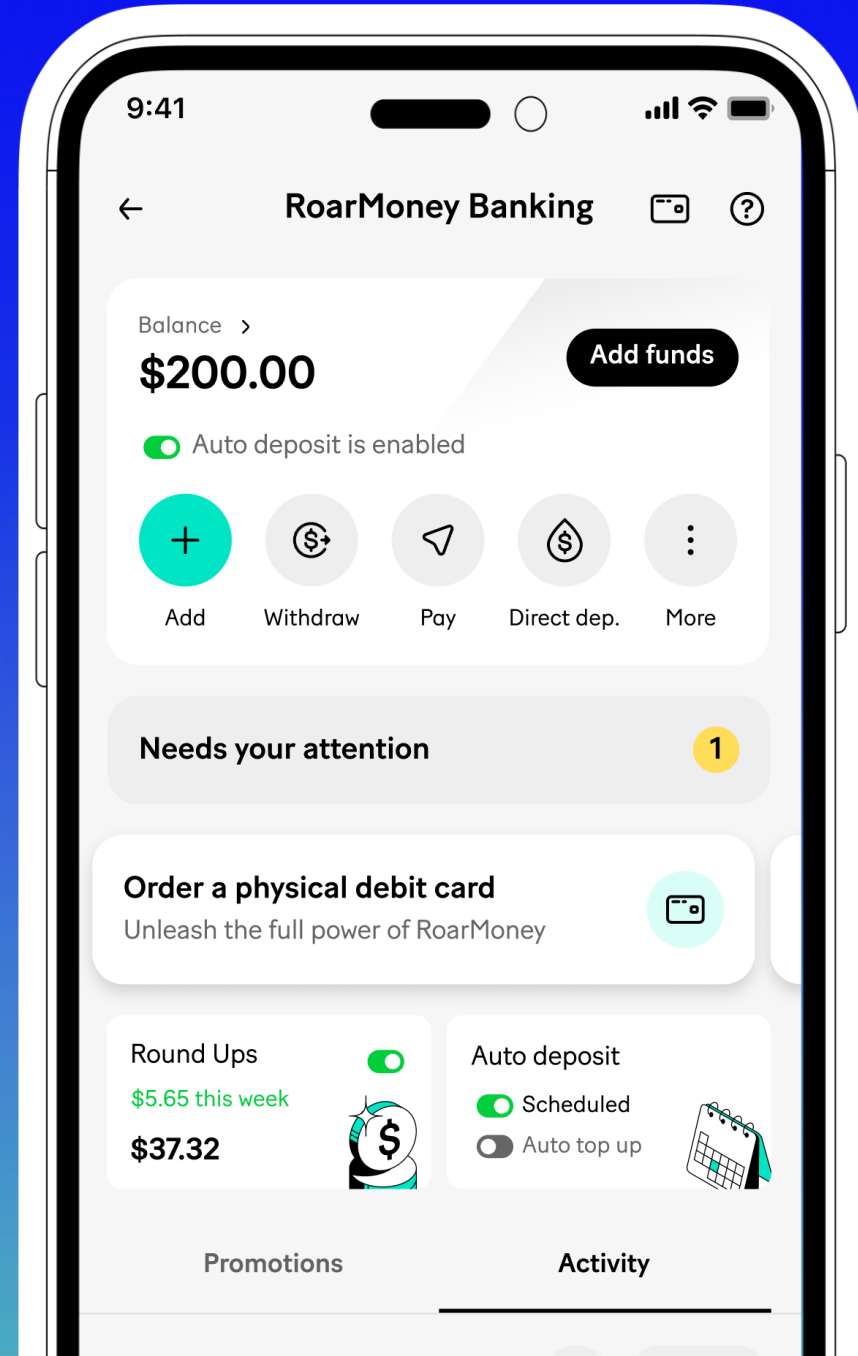


In times of need

Credit Monitoring
Earned Wage Access
Credit Builder Loan
Cashflow Management

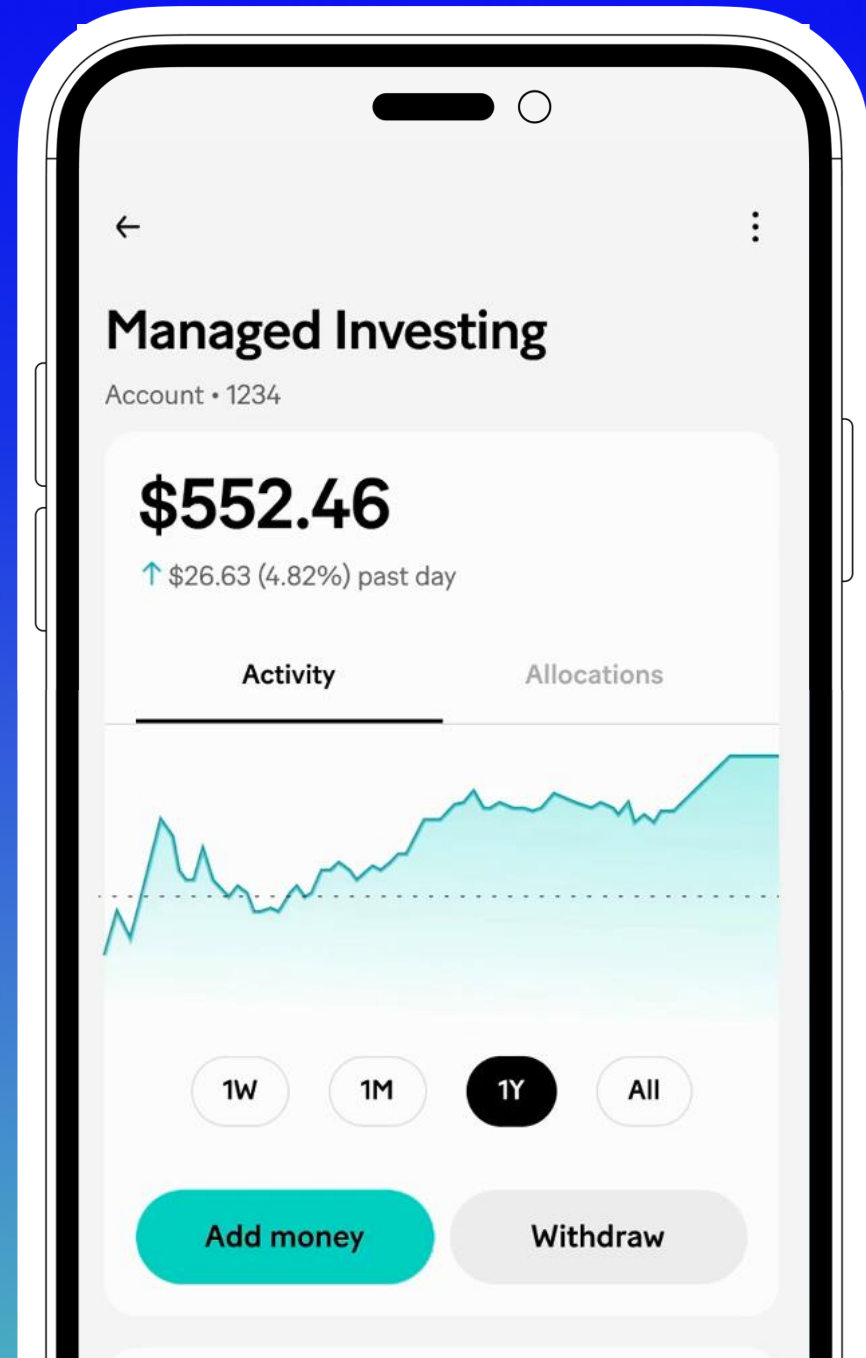
Banking

- ✓ Physical/Virtual Debit Card
- ✓ Direct Deposit
- ✓ Early Paycheck
- ✓ Mastercard Price Protection Up to \$1,000
- ✓ Cash Rewards
- ✓ Peer-to-Peer Payments
- ✓ Bill Pay
- ✓ 55K+ ATM Network
- ✓ FDIC Insurance
- ✓ Deposit and send checks



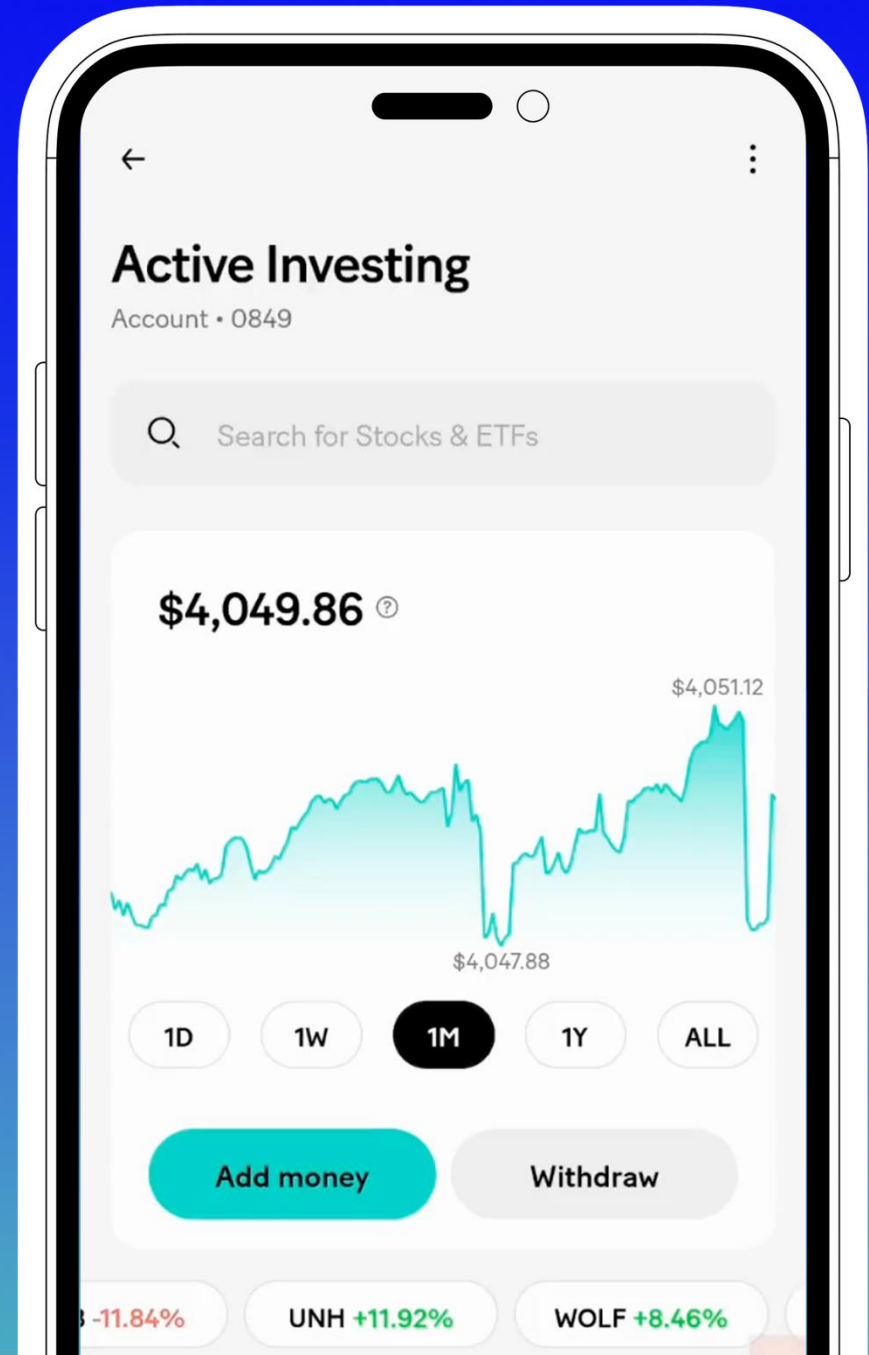
Managed investing

- ✓ Registered investment advisor
- ✓ Balanced Portfolio
- ✓ Diversified, Low-cost ETFs
- ✓ Steady Income
- ✓ Auto-invest
- ✓ Roundups



Active investing

- ✓ Trade individual stocks & ETFs
- ✓ Simple, intuitive with no investment minimums
- ✓ Portfolio alerts flagging concentration & other portfolio risk insights
- ✓ Fully integrated news, widgets, games, education, sentiment analysis and community
- ✓ Crypto trading
- ✓ Fractional shares
- ✓ Auto-invest

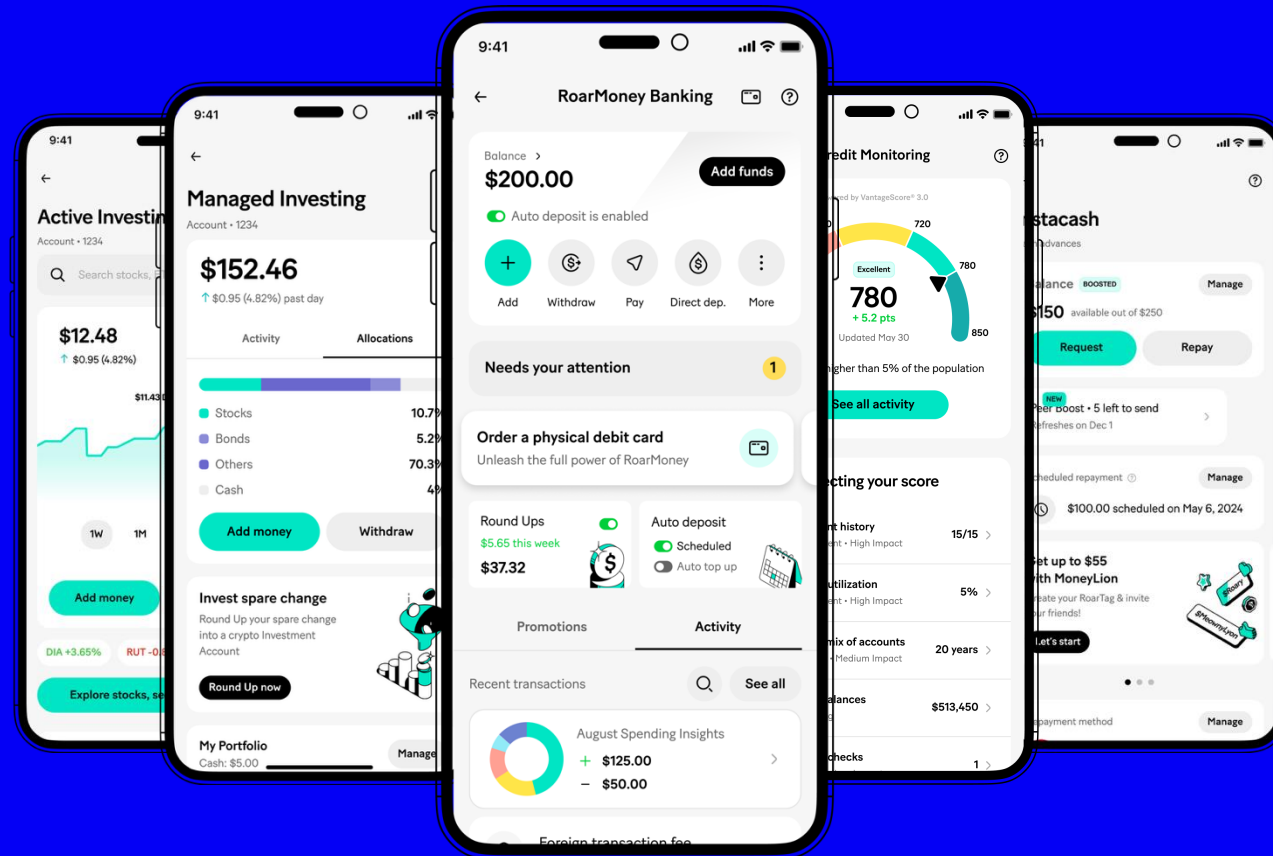


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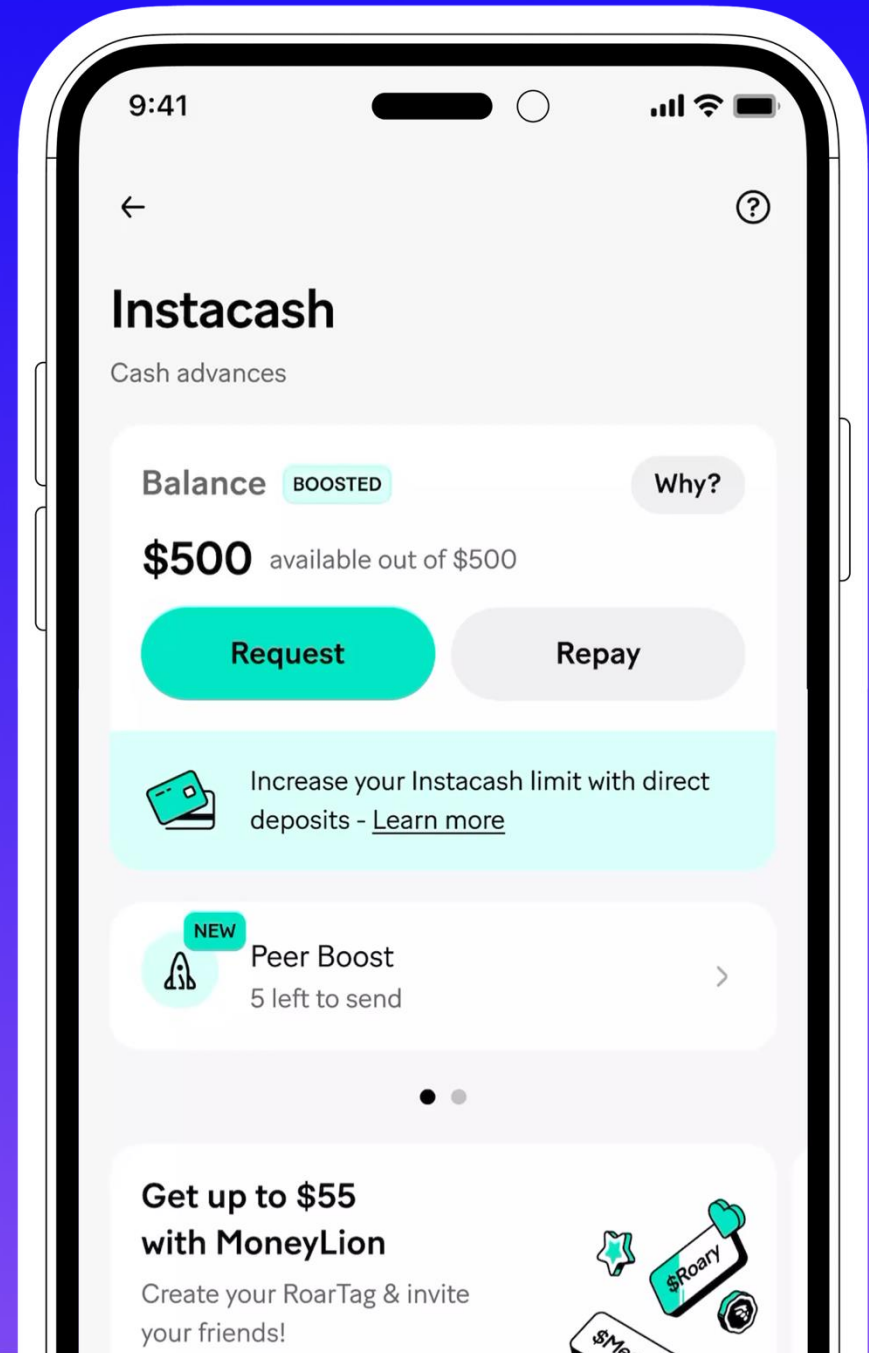
In times of need

Credit Monitoring
Earned Wage Access
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Cashflow Management

Instacash

Get paid on your terms in minutes

- ✓ Get up to \$500 in minutes
- ✓ No interest
- ✓ No monthly fee
- ✓ No credit check
- ✓ **Advanced AI** enables instant onboarding, paycheck detection and real-time risk management



Instacash

Get paid on your
terms in minutes

89%

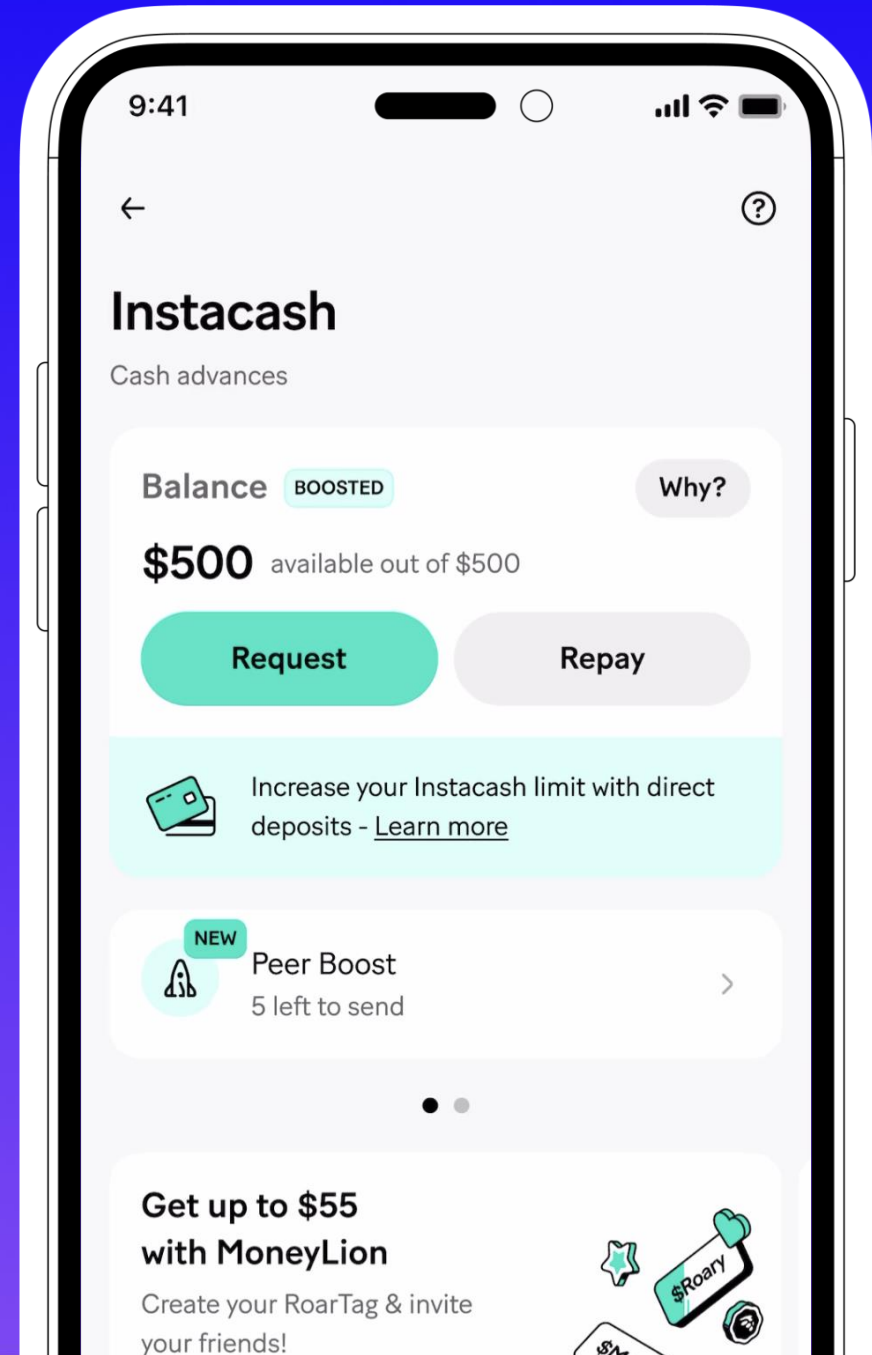
Of users feel they are better able to
care for themselves and their
dependents since using Instacash

93%

Of users feel more in control of their
finances since using Instacash

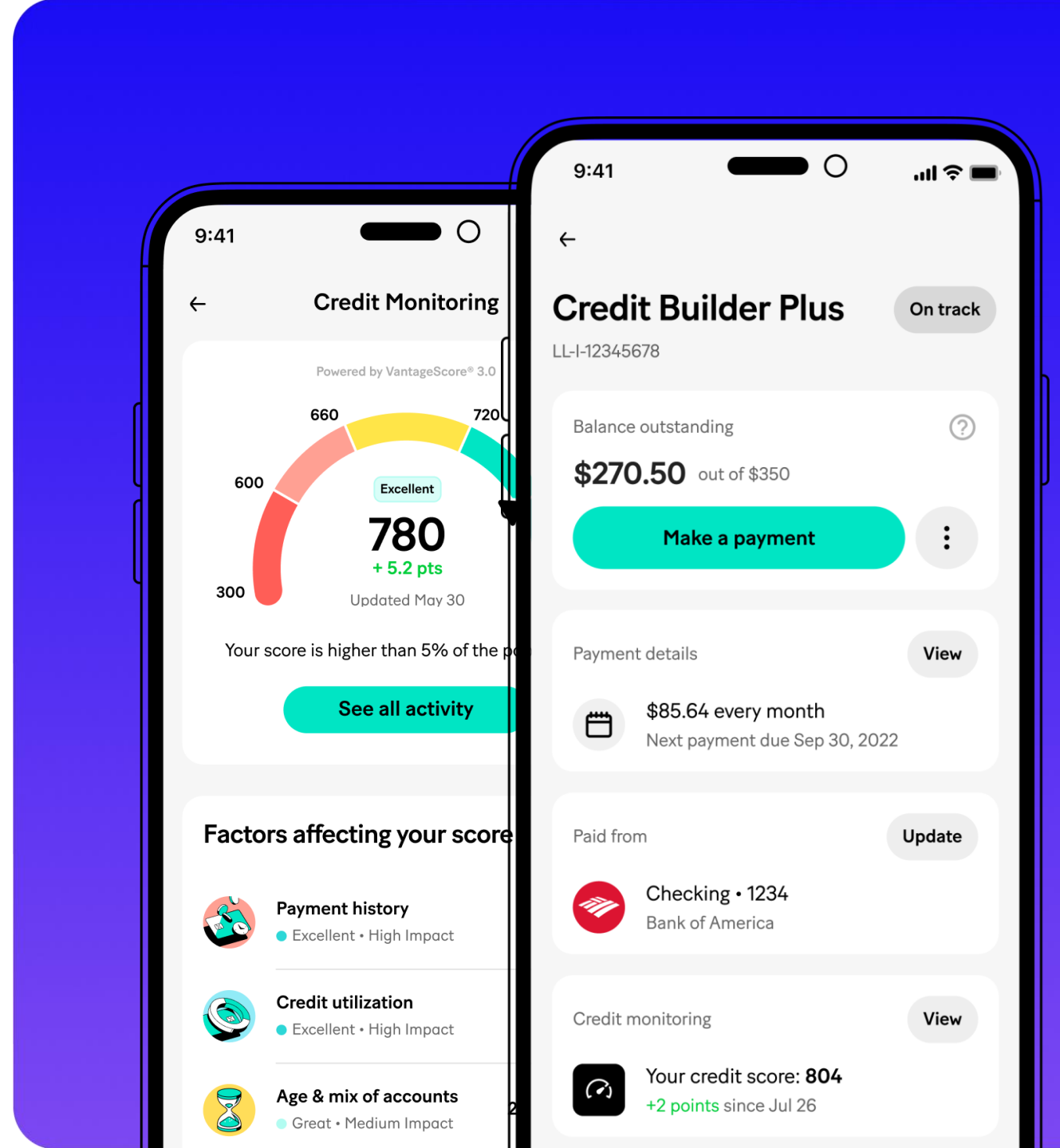
64

Instacash NPS Score



Credit building & monitoring

- ✓ Step-by-step programs to build credit
- ✓ Access to secured credit builder loans
- ✓ Reported to all three bureaus
- ✓ Earn rewards for financial wellness
- ✓ Personalized insights and content
- ✓ Members have improved their credit scores by 25+ points within 60 days

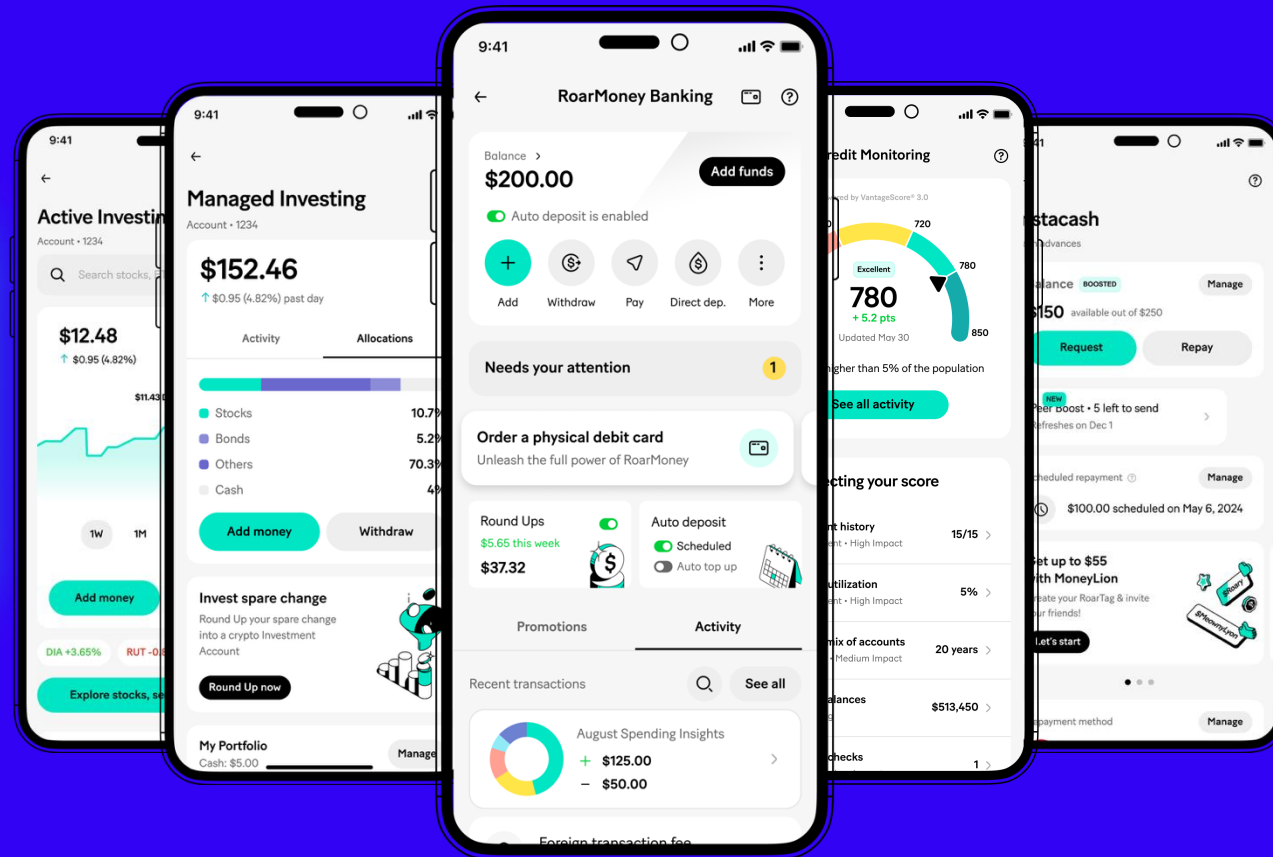


Products essential to daily life

Helping consumers navigate our full spectrum
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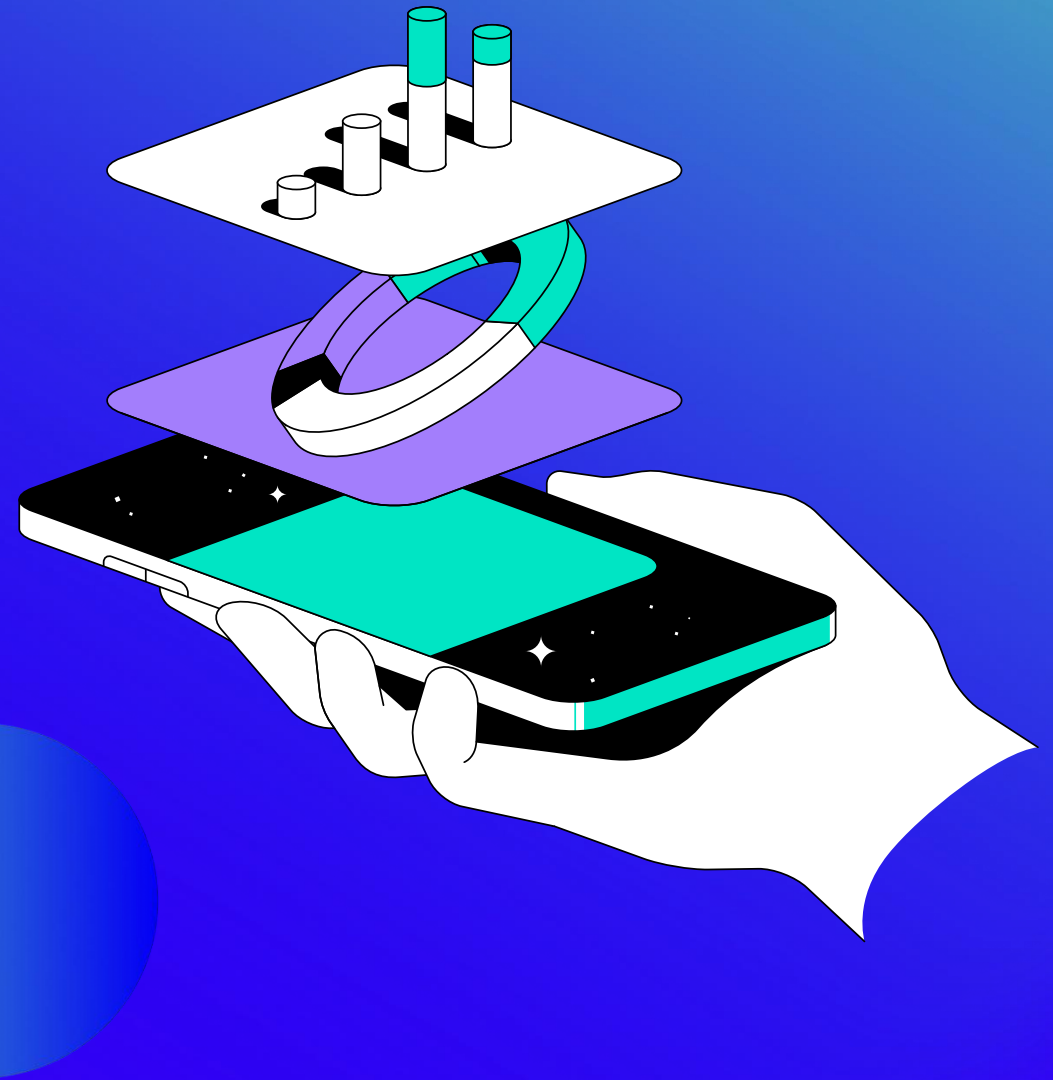


In times of need

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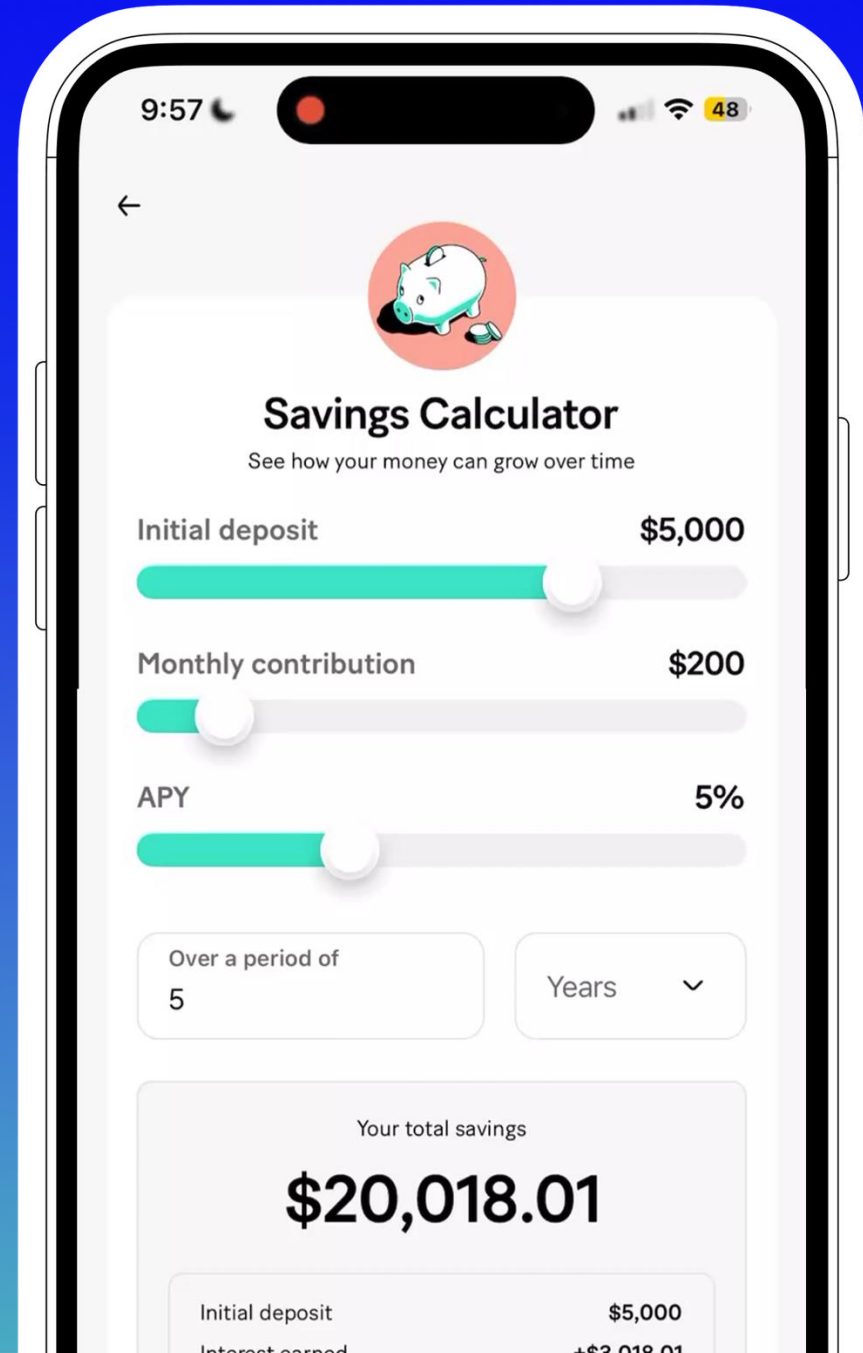
02

Embedded Marketplaces



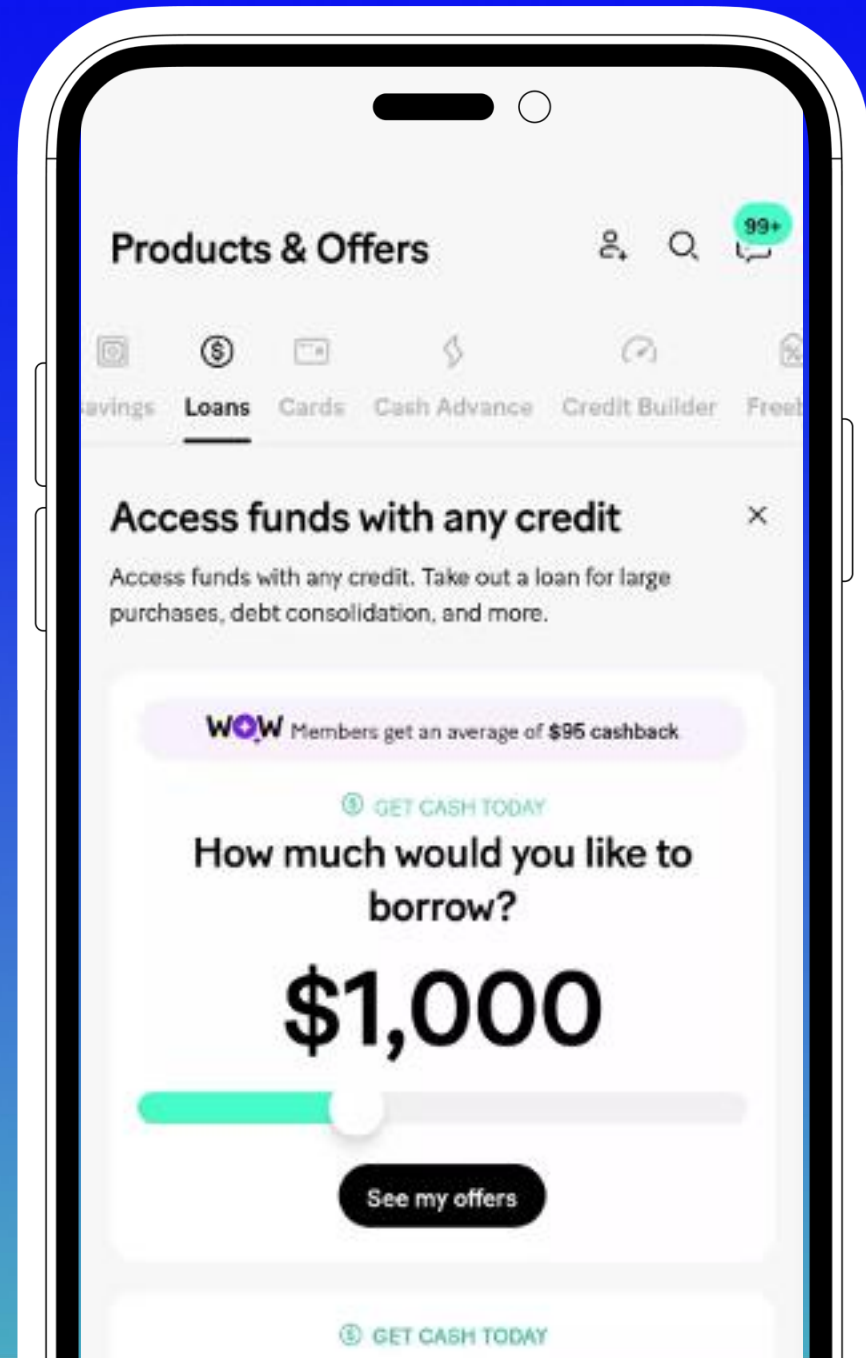
Consumer Marketplace

- ✓ API connectivity directly with product providers
- ✓ Driven by personalized matching
- ✓ Seamlessly integrated into the app experience

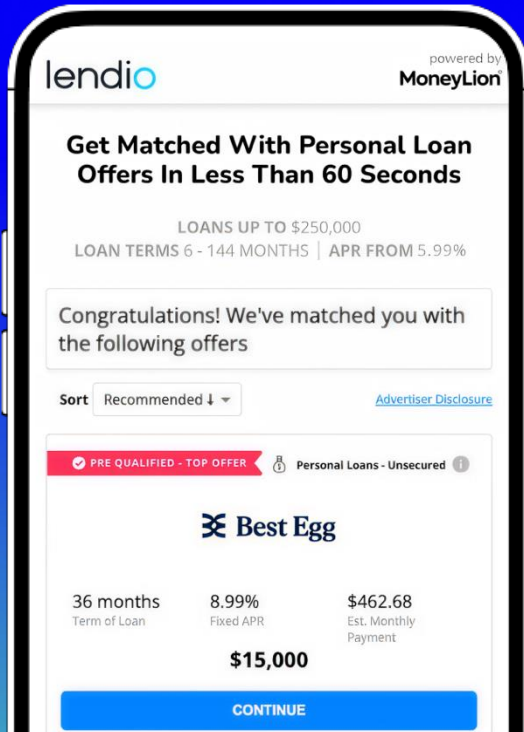


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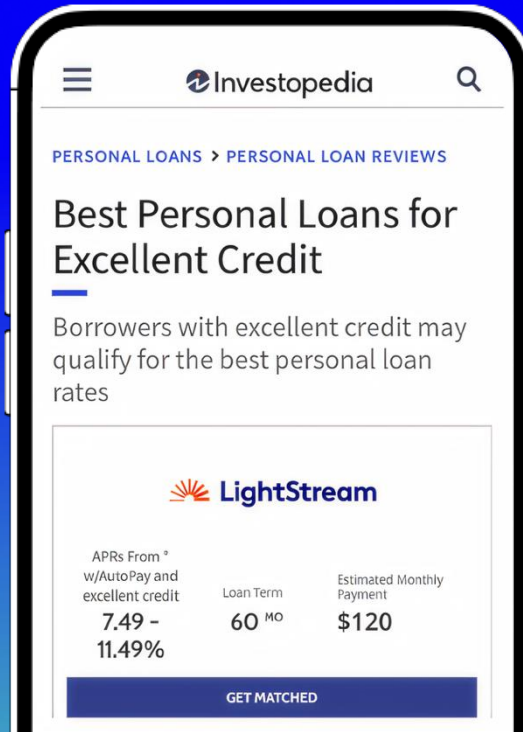


Embedded marketplace integrations



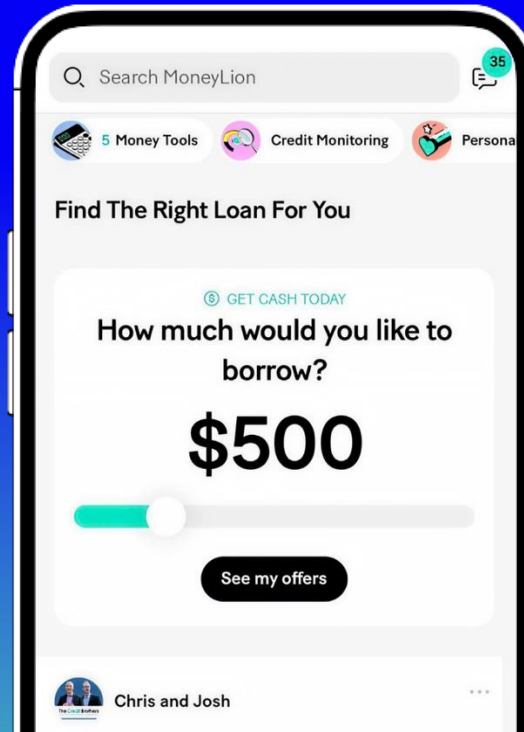
Partner Page

Links out to Engine hosted white-labelled or co-branded pages



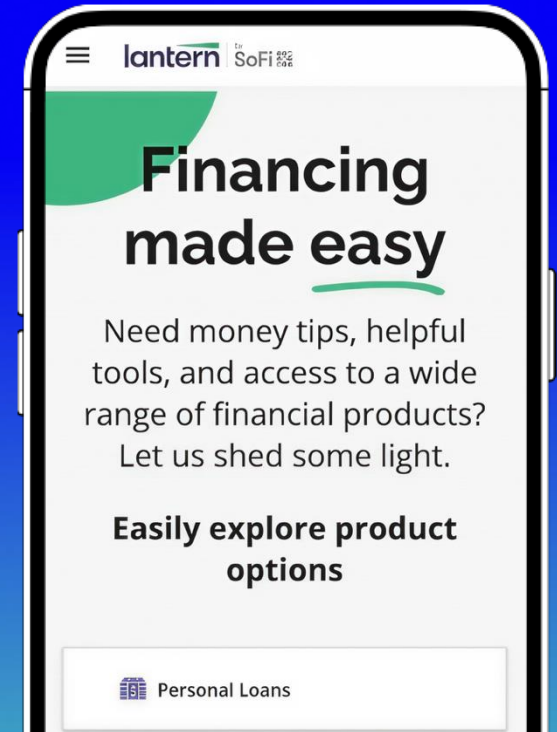
Embed

Embeddable widgets activate in minutes



Mobile SDK

Containerized consumer application flows deployed into your mobile app

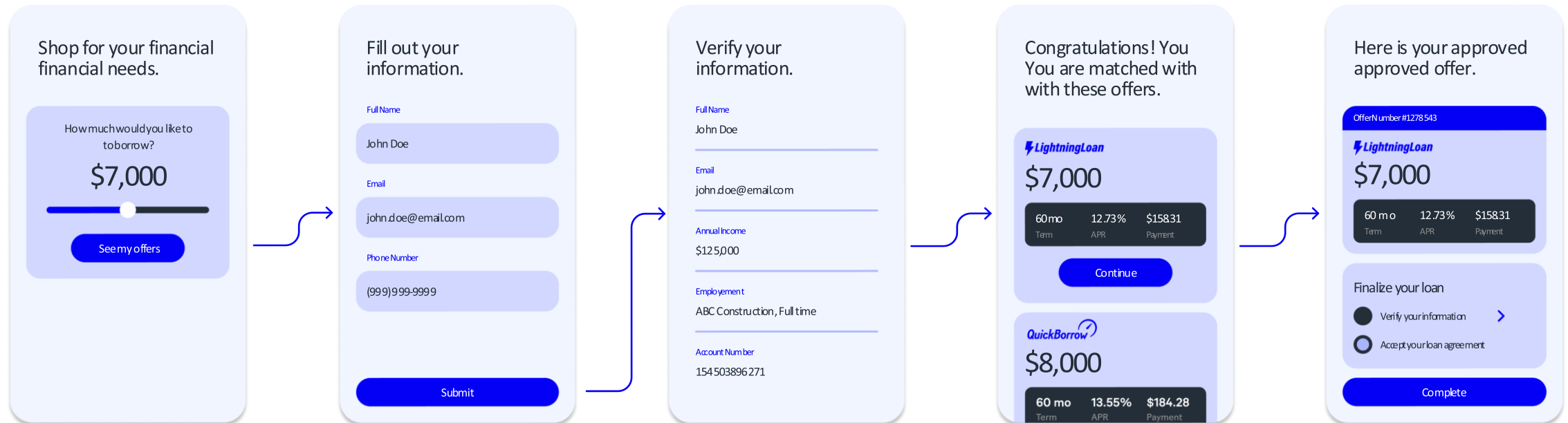


Native API

Experiences and apps - build anything on our API

Fully integrated checkout

Integrating all steps of the financial product journey, from search and application to decisioning, checkout and fulfillment, into a single unified experience



Spark: our proprietary hosted underwriting platform

Verified Consumer Data

Name ✓
John Doe

Employment ✓
ABC Construction, Full Time

Annual Income ✓
\$145,000

Account Number ✓
154503896271

1st & 3rd Party Data Sources

Bureau Data
Cashflow Data
... and more



Hosted Underwriting Models

Lender A

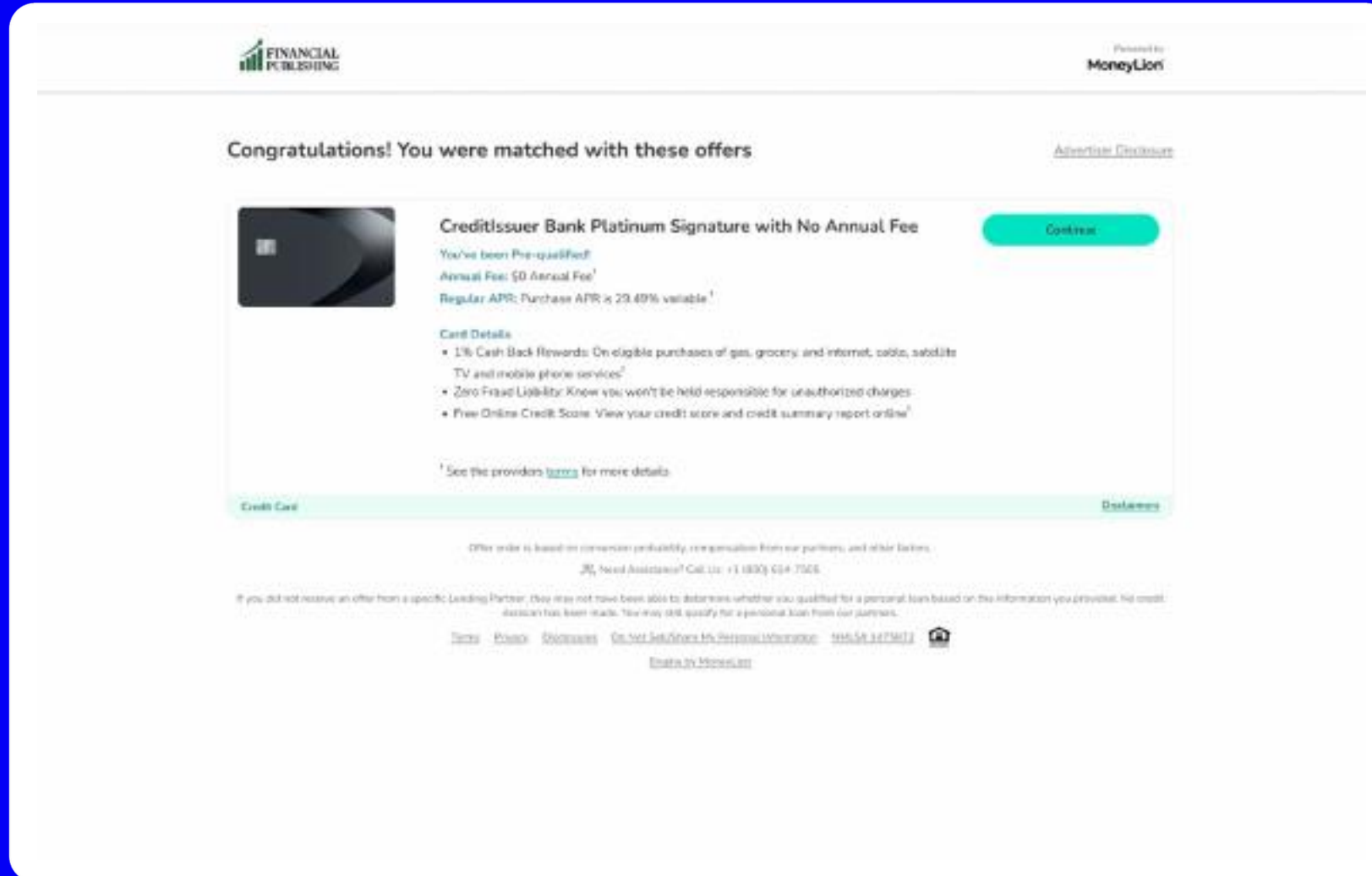
Lender B

Lender C



- ✓ Connects with our massive volume and data sets, including verified credit and financial data
- ✓ Instant decisioning for product qualification
- ✓ Self-service portal for partner teams to update and upload models
- ✓ Privacy-first model for the consumer

Checkout demo: top credit card issuer



03

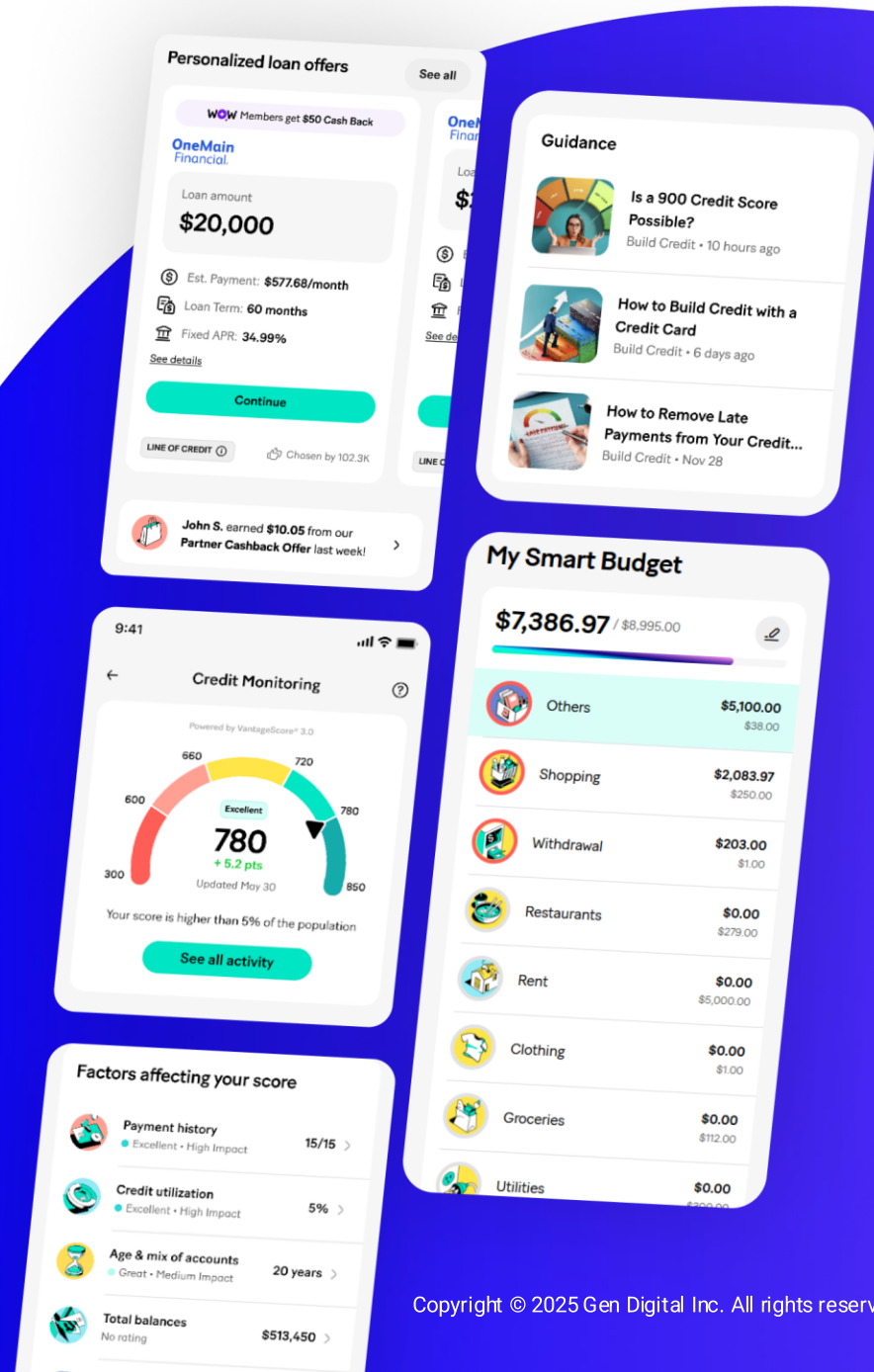
Advice & AI



Advice & personalization layer technologies

Driving engagement, insights, and matching with rich user-permissioned data:

- Verified identity data
- Credit data – credit score, repayment history, debt levels
- Bank data across checking, credit card, and other accounts including balances, transactions
- Behavioral data such as financial goals, interested topics, financial shopping behavior

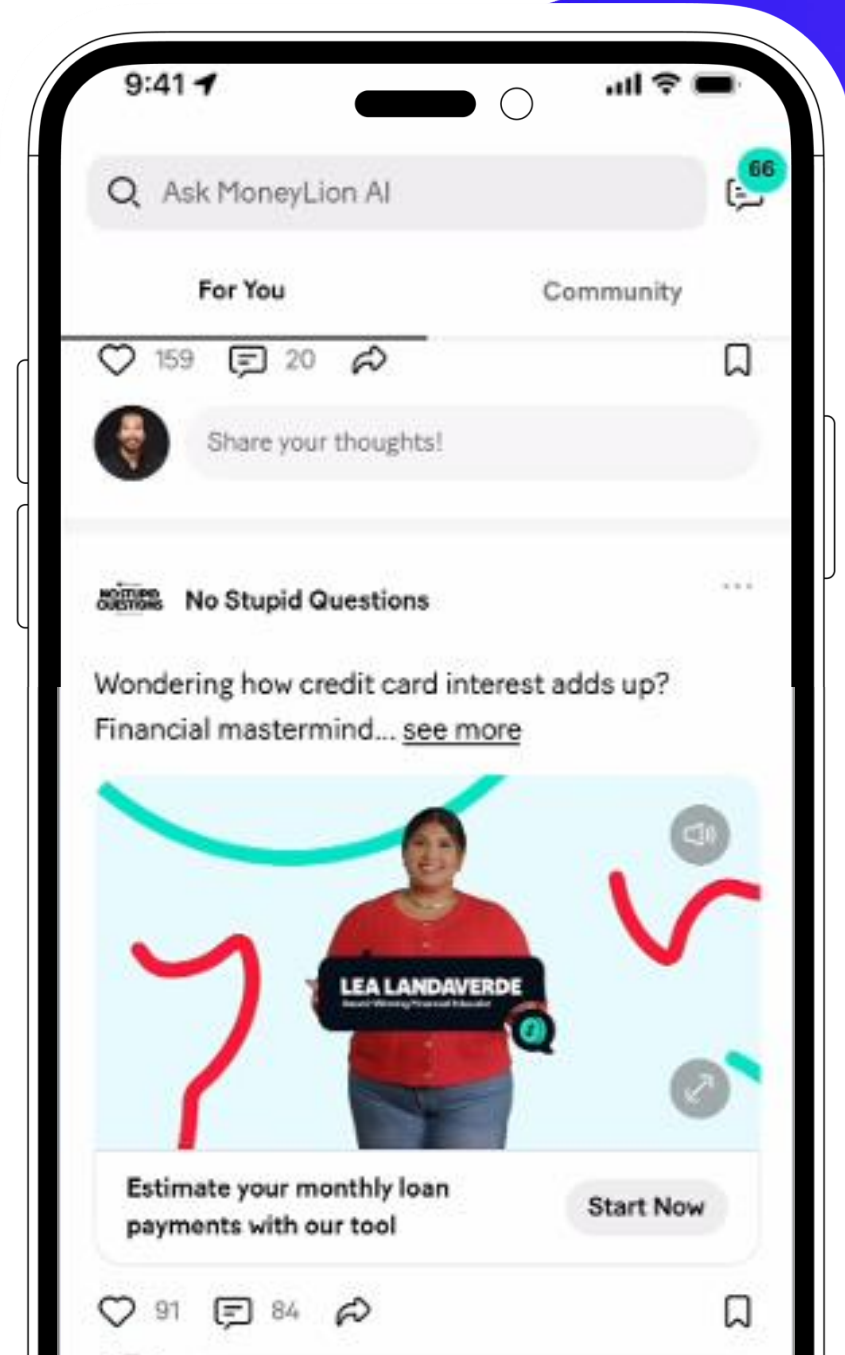


Feed technologies

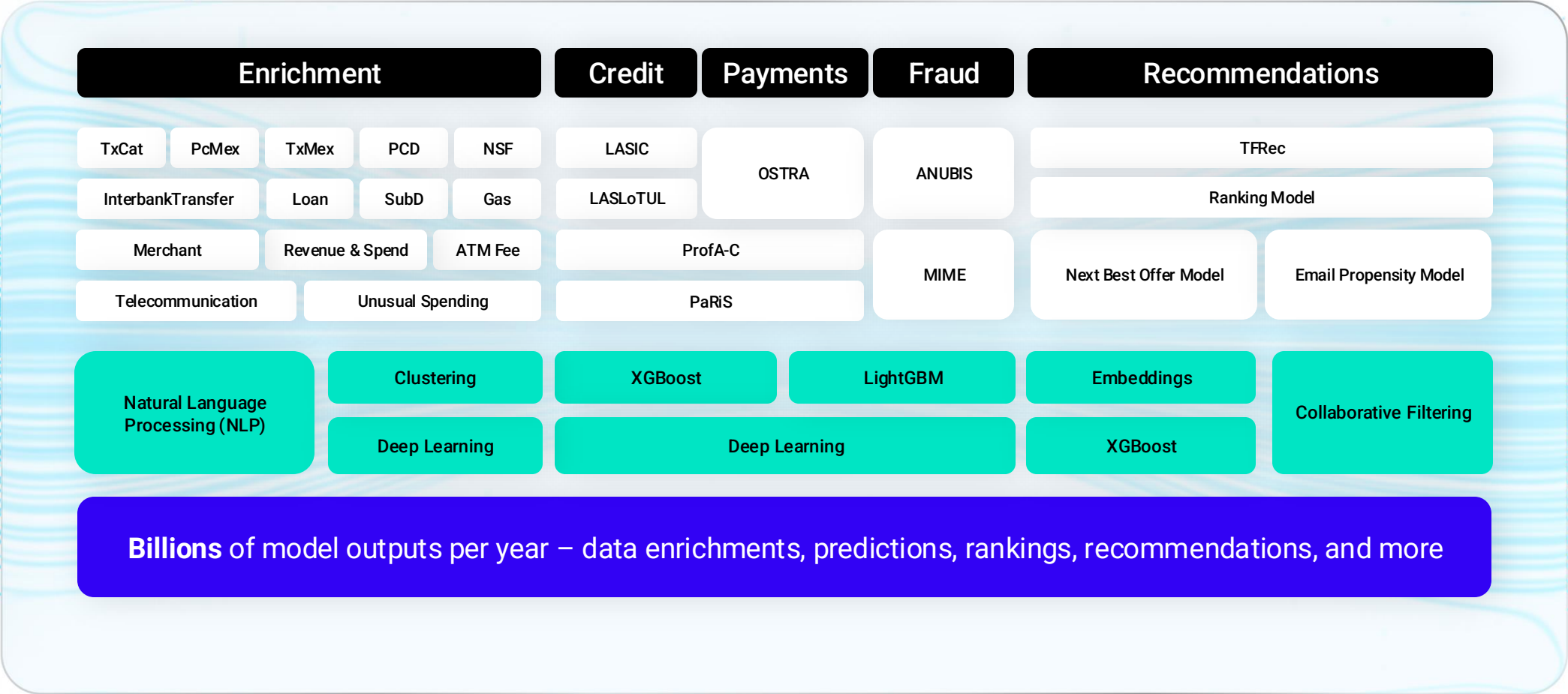
Deliver engaging content to our users, based on that data and relevancy

Powered by AI recommendation algorithms and verified financial wellness content

Unlike Facebook or TikTok, our financial data delivers tailored content to personalized financial goals and profile



Leaders in AI for 10+ years



Leading with AI in Secure Financial Wellness

Bringing approachable, personalized insights to the consumer



Enabling consumers understand their financial and credit data

How much did I spend on groceries last month? →



MoneyLion AI BETA ⓘ



Last month, you spent approximately **\$353.43** on groceries. Keeping track of your expenses can help you manage your budget better!

[Show transactions](#)

How do I reduce my credit card debt? →



MoneyLion AI BETA ⓘ



To reduce credit card debt, first assess your total balance & APRs. With **\$11,560** in debt across **3** cards, consider strategies to reduce this balance. Options include the *avalanche* method, paying extra towards highest-APR cards, or the *snowball* method, paying off smallest balances first for quick wins.

You may also consider applying for a personal loan, with an APR lower than your current credit cards, to consolidate your balances into a lower-interest loan and save in interest over time.

MoneyLion's [Loans marketplace](#) can help you prequalify for a personal loan with terms that meet your goals, without impacting your credit score.

[Compare loan offers](#)

How do I improve my credit? →



MoneyLion AI BETA ⓘ



To improve credit, focus on maintaining low credit utilization and timely payments. With a credit score of **680** from your [credit monitoring](#) data, your credit is considered fair. With a credit utilization of **35%**, ensure that your credit utilization remains below 30% and consistently make timely or early payments. Regularly review your credit report for any inaccuracies, and avoid opening unnecessary new accounts.

By the way, MoneyLion offers a [Credit Builder Plus](#) membership, which can assist in improving credit through enhanced [credit monitoring](#), eligibility to apply for Credit Builder Loans, and access to educational tools designed to boost credit health.

[Learn more](#)

Powered by **agentic architectures**

How do I improve my credit?



MoneyLion AI

BETA ⓘ



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Task planner

Tool executor

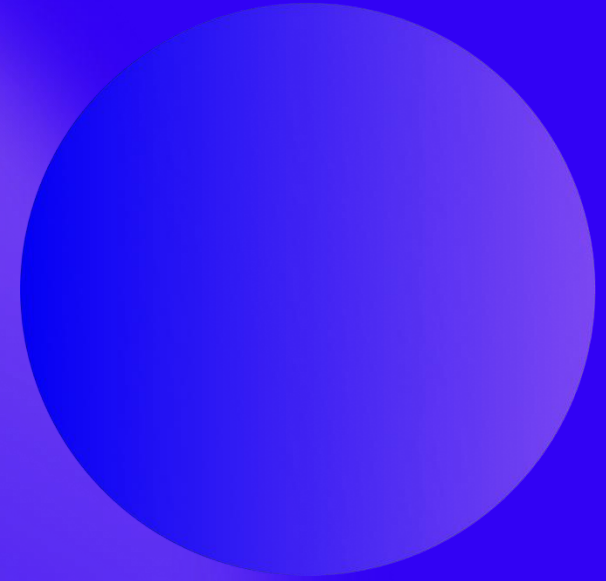
Response generator

Post processor

**Uniquely
positioned
in the AI age**



Trust-Based Solutions



Travis Witteveen
Trust-Based Solutions



Synergistic businesses that bring our vision to life

Protect with the best **Cyber Safety Platform**



Secure me
against cyber
threats



Give me **control**
of my data &
digital footprint



Navigate in an
AI-driven world,
safely

Gen™

**Powering Digital
Freedom**

Empower with leading **Trust-Based Solutions**



Manage my
identity &
reputation



Empower the
best financial
decisions



Grow my
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Natural extension into Trust-Based Solutions

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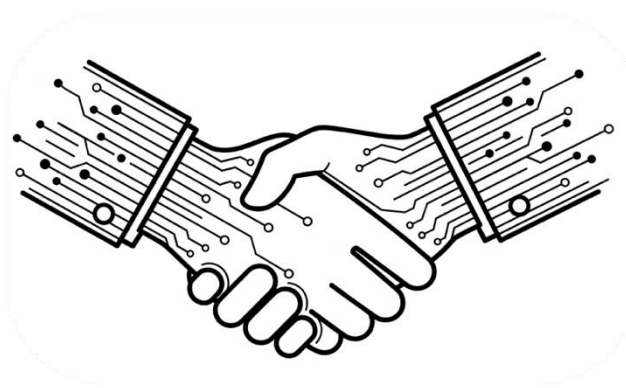


The evolution of **Trust** in the digital age



Trust in Physical Interactions

Historically, trust was built through face-to-face contact, handshakes, and personal reputations.



Shift to Digital Interactions

Today, many interactions occur online where traditional trust cues are absent, creating new trust challenges.



New Digital Trust Signals

Looking ahead, trust now relies on digital footprints, verified identities, online reviews, and data-driven insights.

Our heritage is built on **Trust**

Expanding Beyond Devices



LifeLock™
by norton

Reputation Matters



REPUTATION
DEFENDER™
by norton

Financial Empowerment and Decisioning



MoneyLion®

Identity management: who you are



Consumer peace of mind since 2005

Your Identity

- ✓ Name, Email, Gamertags/UN
- ✓ DL, Passport, 100+ more

Your Home

- ✓ Deed/Title, Loan, Refi Own/Sold

Your Health

- ✓ Health/Insurance IDs
- ✓ Health Accounts

Your Accounts

- ✓ Applications and Openings, Data Breaches/Leaks
- ✓ Cell Phone

Your Public Identity

- ✓ Name, Age, Address, Marital Status, Relatives, Court/Arrest Records

Your Family

- ✓ Grandparents
- Parents
- Children



Over 80 million LifeLock Identity Theft Protection alerts and notifications were sent in 2024, and **over 40 million** PII protected



Enrollment

The user's first line of defense



Monitor, Detect, Alert

Financial and personal information



Restore

Solve more complex issues through agents



Insurance

Covering the unexpected costs of theft

Reputation: how you're perceived



Helping people manage their privacy
and online reputation

Perception often outweighs reality:

- ✓ Applying for a job
- ✓ Securing a loan
- ✓ Getting elected
- ✓ Ensuring non-public data stays private

Your digital footprint speaks before you do

-  **57% of employers** rejected candidates based on social media content
- 36% of college admission officers** look into applicants' internet profiles



Create a positive first impression

What people find when searching



Promote the good

Search results that shine a positive light



Remove the bad

Suppress incorrect, or outdated content



Build resilience

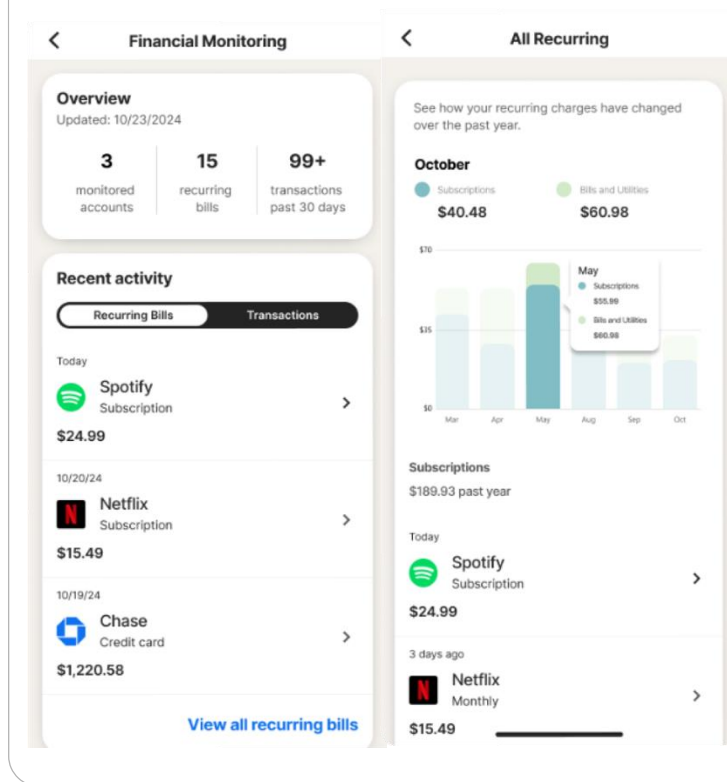
Empower to manage perception

Expanding to **manage** and **grow** your financial life

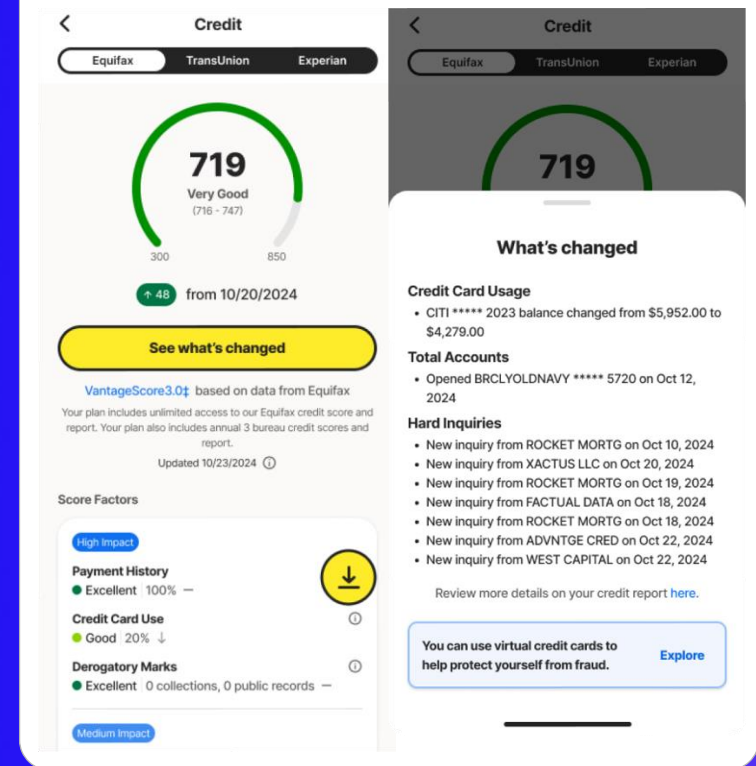
New features provide LifeLock customers with insights into their financial information

- ✓ Complementing existing financial monitoring features
- ✓ Building, leveraging, protecting, and extending credit health
- ✓ Providing actionable insights into member's credit score and steps to improve credit over time

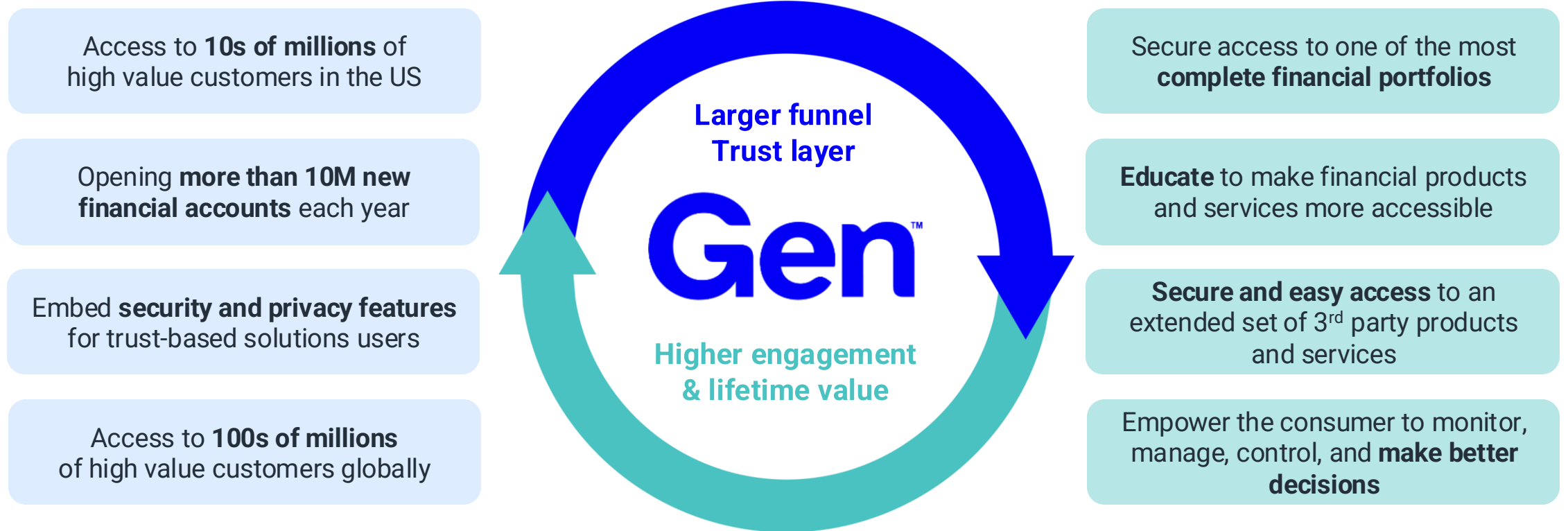
Financial monitoring



Credit services



Synergistic value creation



Gen converges Cyber Safety and Financial Services to define the category of Secure Financial Wellness

Protect

Cyber Safety as the foundation for trust

Verify

Authentication as the path to confidence

Personalize

Tailored insights that empower action through AI

Contextualize

Life-stage relevance in the moments that matter

Open ecosystems

Embedded services providing trusted access

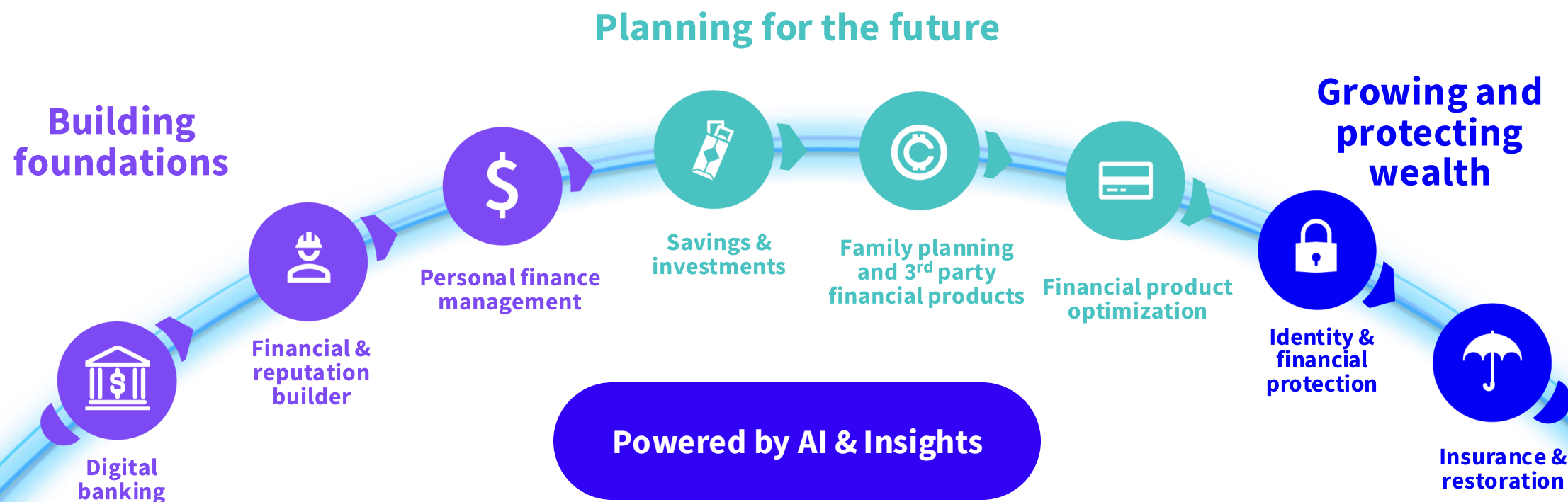
Leading an **emerging** category

	Gen [™]	Security Competitors	Big Data Providers	Financial Institutions	Emerging FinTech
Protection	✓	✓		✓	
Identity	✓	✓	✓	✓	
Reputation	✓		✓		
Core Financial Suite	✓			✓	✓
Scaled Customers	✓	✓	✓	✓	
Open Ecosystem	✓		✓		✓

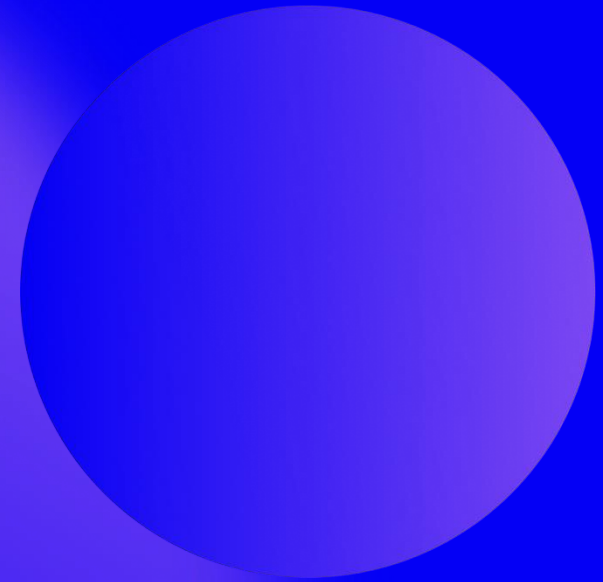
Our Trust-Based Solutions portfolio enables your full identity and financial journey



Family of trusted brands



Closing and Q&A



Vincent Pilette
CEO



In the last 5 years, we transformed our business

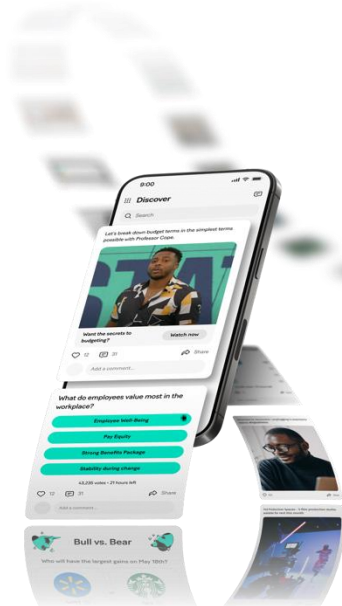
2020 – 2025

- Cyber Safety platform
- User-centric protection
- Global reach, multi-brand



Today's position

- Safety & financial peace of mind
- Data & AI-driven business model
- Protected, verified, personalized, contextual, open ecosystem

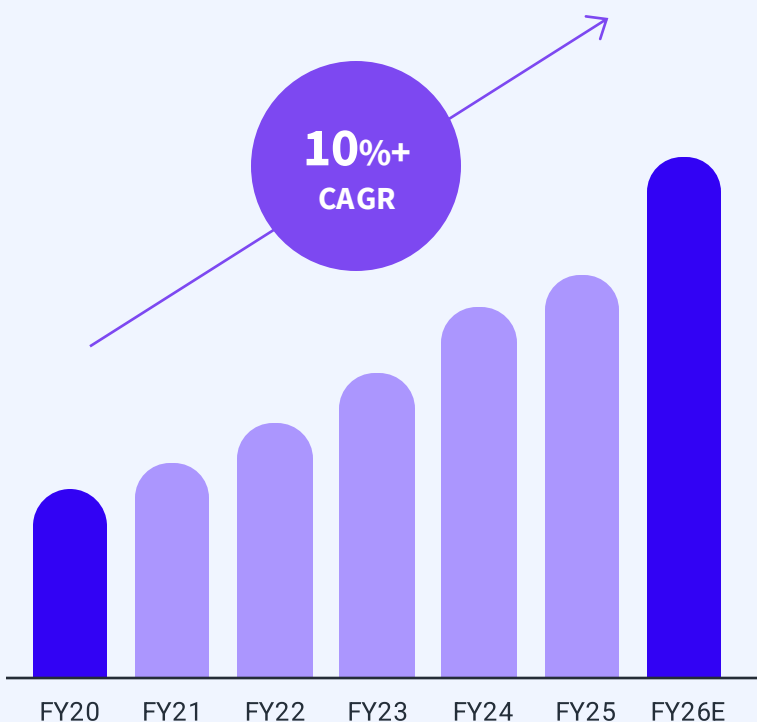


Gen integrated portfolio stack

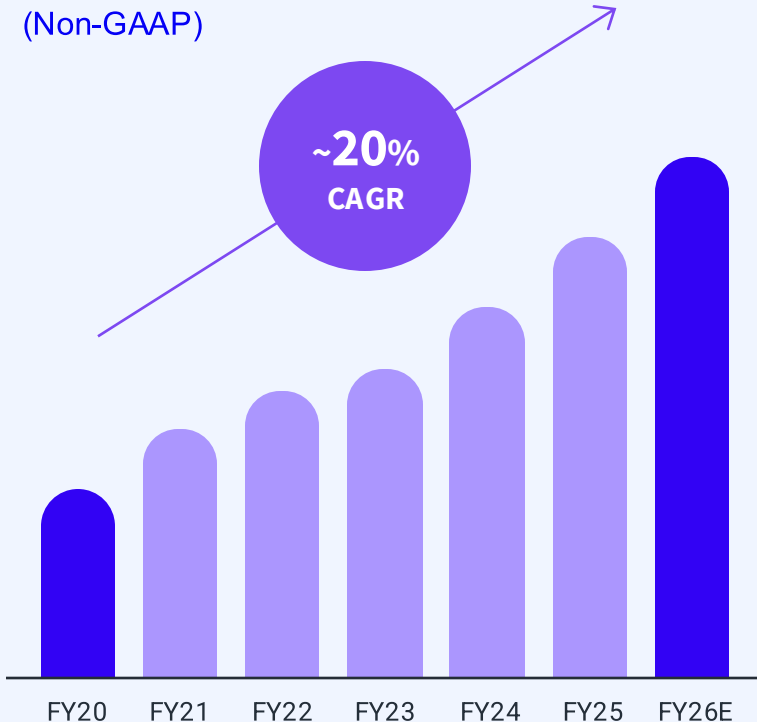


While scaling the company **profitably**

Revenue



Earnings Per Share (Non-GAAP)



Scaled paid customers to 75M+

Unified architecture and platform integration

AI for personalized services

Diversification through innovation and acquisition

Operational efficiency with Non-GAAP operating margins above 50%

More than doubling addressable market with growing Secure Financial Wellness needs

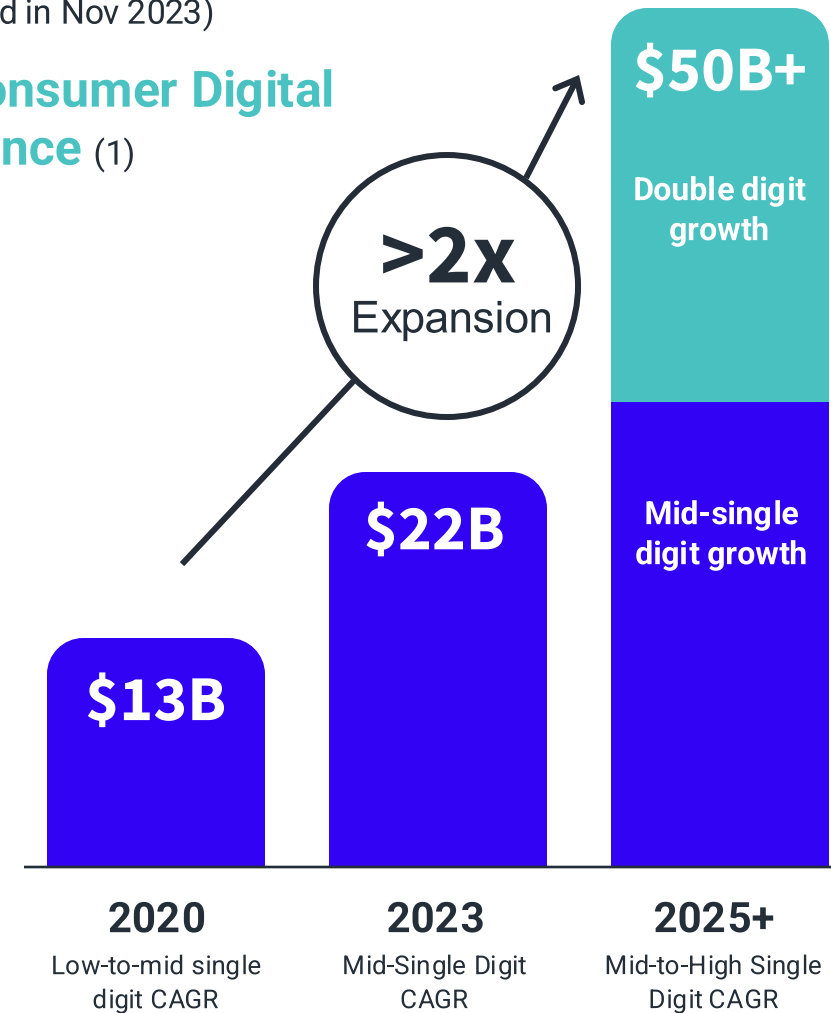
Source: IDC, Gartner, Javelin Strategy & Research, GlobalInfoResearch, Maia Research, Wall Street equity research reports, public company filings, Gen estimates.

(1) Consumer Digital Finance category includes: personal financial management, financial marketplaces, digital banking services

■ Cyber Safety

(shared in Nov 2023)

■ Consumer Digital Finance (1)



Why Gen is uniquely positioned to win

Enriched Data • Trust-led • AI Amplification



Innovation-Driven Portfolio

AI-centric innovation

Scalable Cyber Safety platform

Data-rich protection capabilities



Customer Centricity

Consumer-first mentality

Customer journey-optimized experiences

Leading retention and lifetime value



Trusted Brands

Leaders in consumer Cyber Safety

Global recognition

Brand equity across key demographics



Scaled Distribution

Direct-to-consumer, partner reach

Global freemium-to-premium sales

B2B2C Marketplace



Disciplined Execution

High performance, purpose-driven culture

Strong cash generation

Strategic reinvestment for growth

AI-powered platform for personalized outcomes

Gen

AI layer

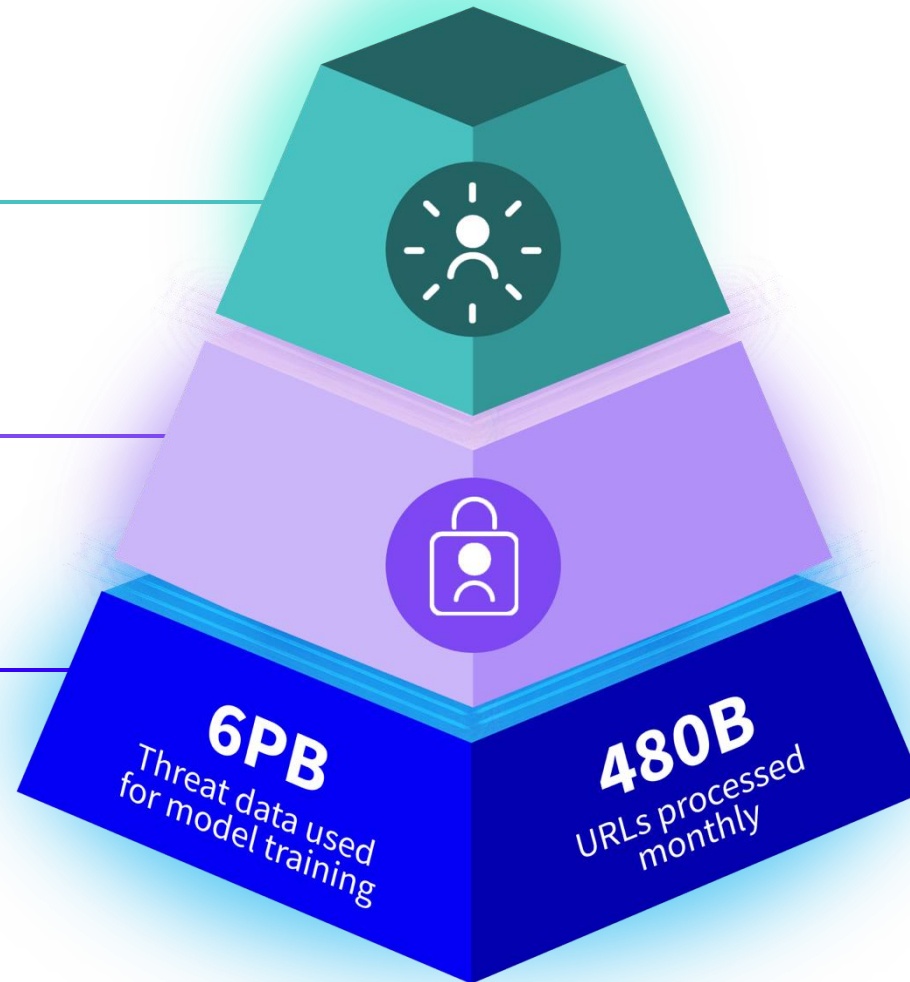
Personalized
decision-making

Trust layer

Proprietary scam
and fraud protection

Data layer

Enriched from millions
of customers and devices
(consumer-controlled,
secure, private)



Powered by:

Market-Leading Endpoint Visibility

Unprecedented access to threat and behavioral
signals / trajectories across **500M+ endpoints**

Bespoke AI Systems and Infrastructure

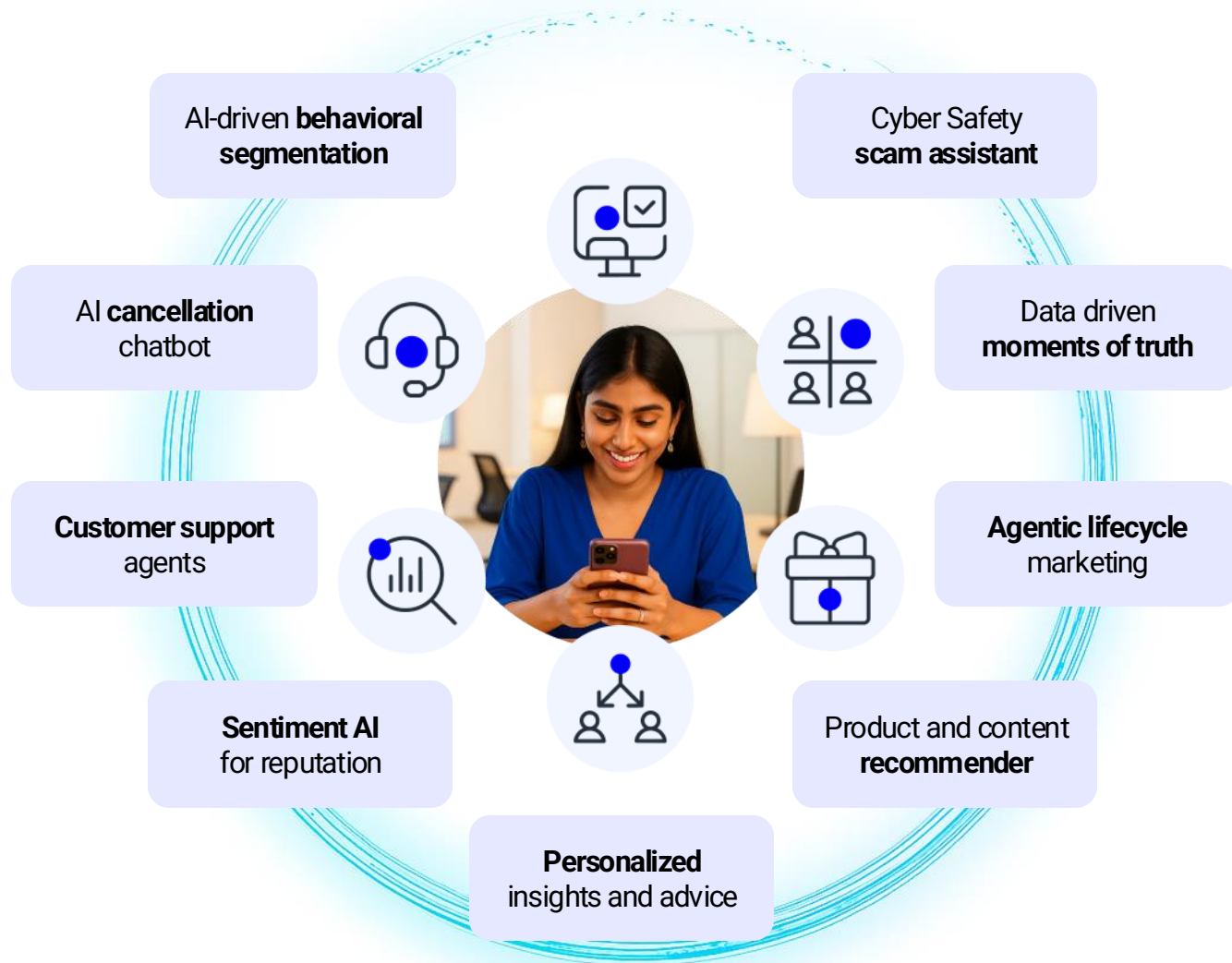
Specialized AI systems across cloud, edge, and
endpoint processing **billions of signals daily**

New

AI-Native Financial Marketplace Engine

Targeting engine with **scaled network** of active
consumers, publishers, and product partners

Proven track record of leveraging our data advantage to create AI-driven outcomes



25% Norton cross-sell penetration

AI-powered moments of truth, smart scans tied to customized offers, higher take rates

50 bps AI renewal agent uplift

Behavioral segmentation predicting churn, driving more personalized interactions and targeted offers

40M+ Financial products matched

Massive network of 1,300+ partners and 24M customers scaled with enriched decision making

Our **strategic priorities** will further power a robust **Gen ecosystem**

New

Cyber Safety innovation in protection and verification outpaces threats and drives **trust**

Best customer-centric trust-based solutions to strengthen value to the consumer

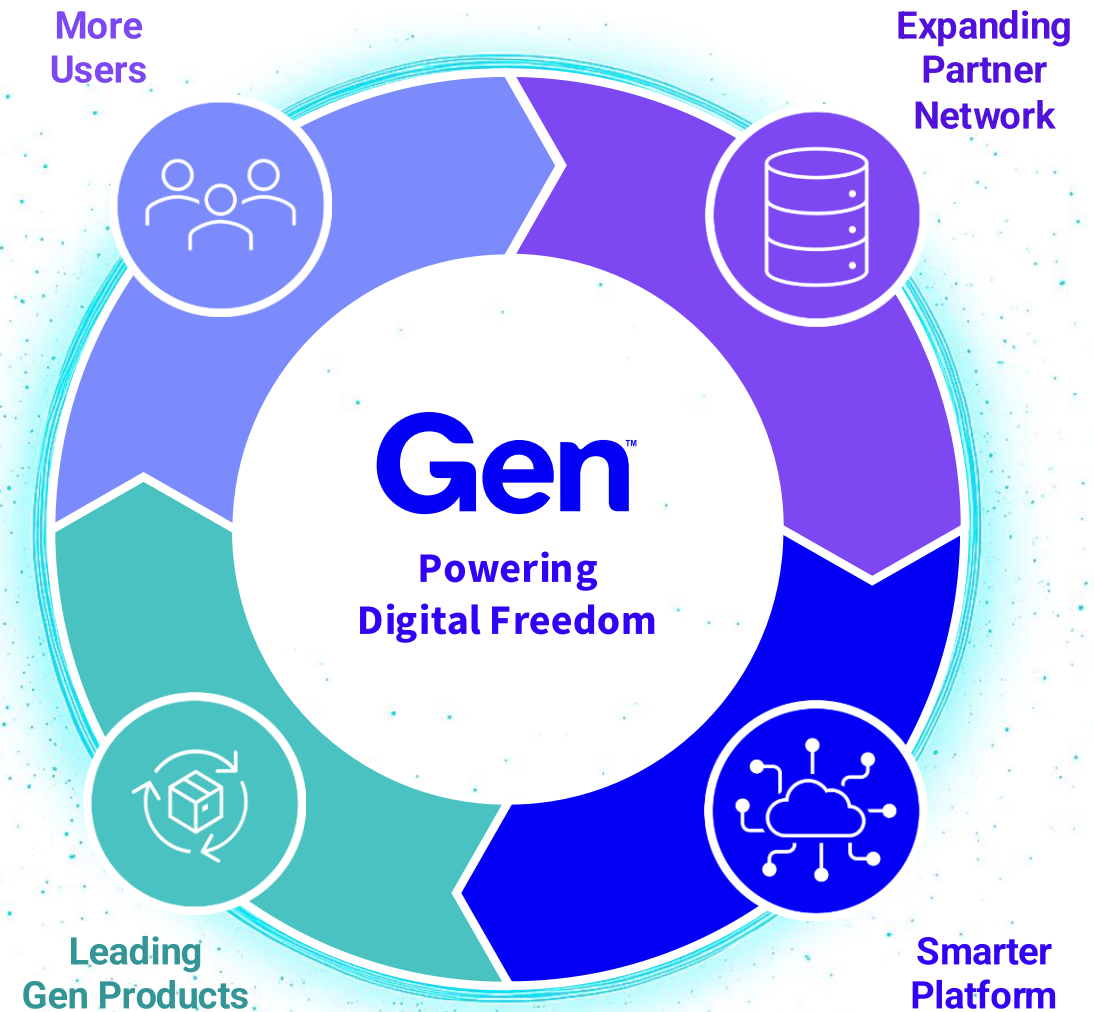
Dynamic network of partners enriches customers' choices and reach

Enhanced

AI-powered platform for personalized guidance, decisioning, and better outcomes

Expansion into new customer segments and build on global footprint

Our enhanced ecosystem with **AI-powered platform, competitive products, and partner network** will drive the next virtuous **growth cycle**



A digital illustration of the Earth from space, showing continents and clouds. The planet is encircled by several glowing blue rings of light, suggesting a magnetic field or orbital paths. A bright light source, likely the sun, is visible at the top, creating a lens flare effect. The word "Gen" is written in a large, white, sans-serif font across the center of the image. A small ".TM" trademark symbol is located to the right of the letter 'n'.

GenTM

Gen™

Cyber Safety



Trusted Solutions



Footnotes

- 1) **Total Customer Inquiries** is composed of Consumer Inquiries, which represents the number of submitted consumer applications for financial products across our marketplace business, MoneyLion app installs and users who have registered via the MoneyLion website. Metrics are as of June 30, 2025, with Total Customers added and incremental Total Products consumed related to Q1 FY26. Products per customer calculated as Total Products divided by Total Customers.
- 2) **Total Customers** is the cumulative number of customers that have opened at least one account, including banking, membership subscription, secured personal loan, Instacash advance, managed investment account, cryptocurrency account and customers that are monetized through our marketplace and affiliate products. Total Customers also include customers that have submitted for, received or clicked on at least one marketplace credit offer.
- 3) **TTM Financially Active Users** are unique customers that generated revenue across any product in the trailing twelve months, whether through our first-party personal finance products, or transacting through our financial marketplaces.
- 4) **Total Products** is the total number of products that our Total Customers have opened, including banking, membership subscription, secured personal loan, Instacash advance, managed investment account, cryptocurrency account and monetized marketplace and affiliate products, as well as customers who signed up for our financial tracking services (with either credit tracking enabled or external linked accounts), whether or not the customer is still registered for the product. Total Products also include marketplace credit offers that our Total Customers have submitted for, received or clicked on through our marketplace. If a customer has funded multiple secured personal loans or Instacash advances or opened multiple products through our marketplace, it is only counted once for each product type.
- 5) **Repeat Revenue** of MoneyLion direct-to-consumer revenue as of the first half of calendar year 2025, including revenue from the consumer marketplace. Note: excludes revenue derived from phased out products.