

— Protecting the Lives of Expats Worldwide



Investment Presentation
July 2025

Our Strategy

We Are

The world's **first global platform** to consolidate and streamline the Expat Protection Ecosystem, starting with health insurance

We Provide

An **AI-powered** B2C platform that allows **expats** and digital nomads from around the world to compare and buy health insurance products to suit all their expat needs.

ex·pat

noun

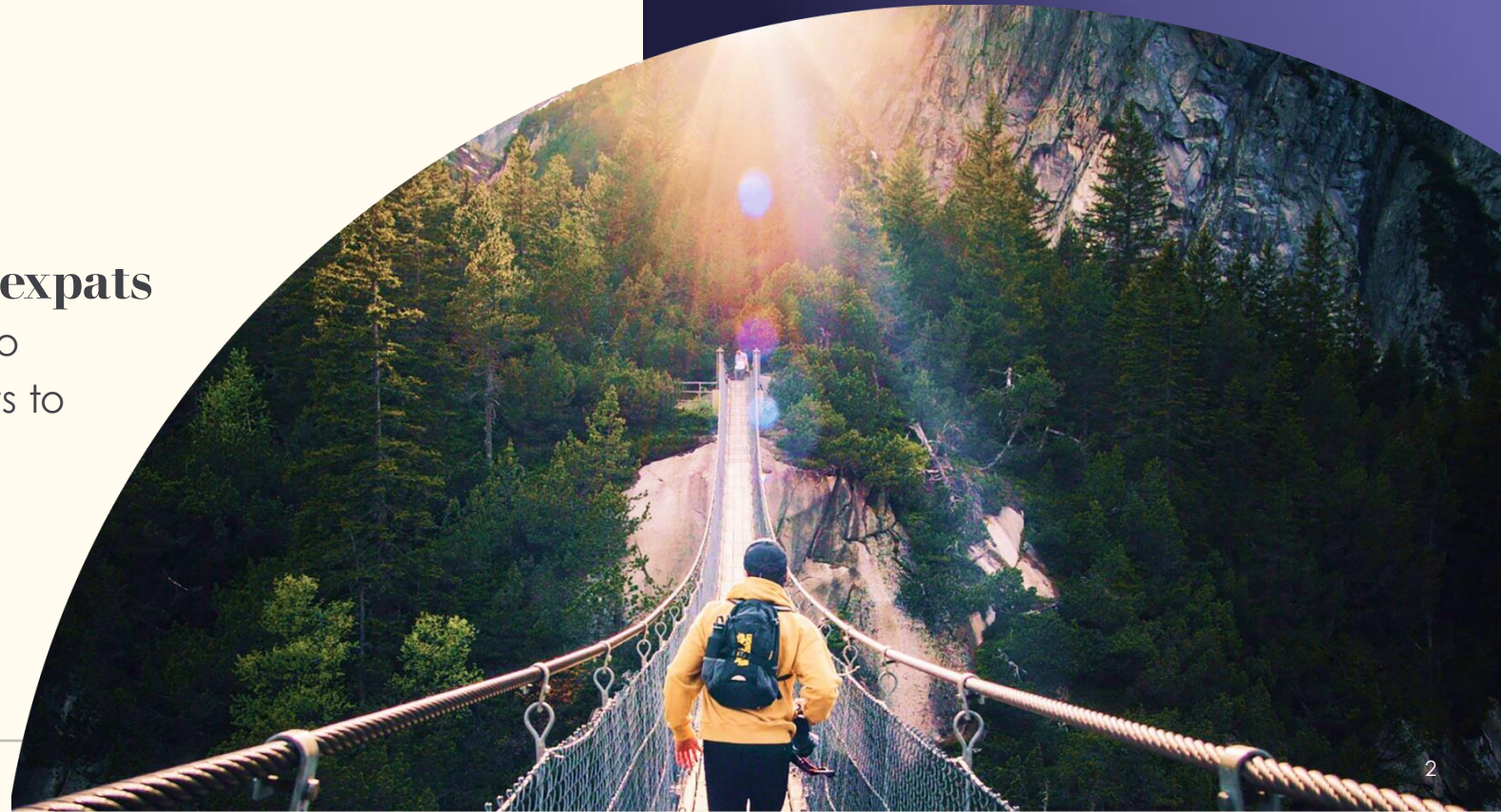
a person who lives outside their native country

"a British expat who's been living in Amsterdam for 14 years"

adjective

denoting or relating to a person living outside their native country

"Gregg is an expat Australian"



A Large Market Is Ripe for Disruption

**The global market for expat health insurance
is large and growing...**

\$3B today —————> **\$4.8B** by 2030 ¹

But is inefficient and slow...

- Burdensome, labyrinthine regulation around the world
- Market is fragmented, monopolistic
- Entrenched players with outdated systems can't be nimble
- Significant commercial & regulatory barriers for new entrants

And the consumer experience is dreadful

- Pricing is opaque
- Purchase process is laborious and painful
- High distrust and low satisfaction with insurance providers ²

¹ <https://www.growthplusreports.com/inquiry/request-sample/expat-health-insurance-market/8852>

² [Forrester Report](#) February 2025

The ExpatInsure Strategy

Create an **Expat Protection Ecosystem**

- High-margin growth
- Nimble, hard-to-copy model
- Tech-first advantage
- Exclusive industry access
- Built for multi-revenue scale



Competitive Landscape

Why We're Ahead

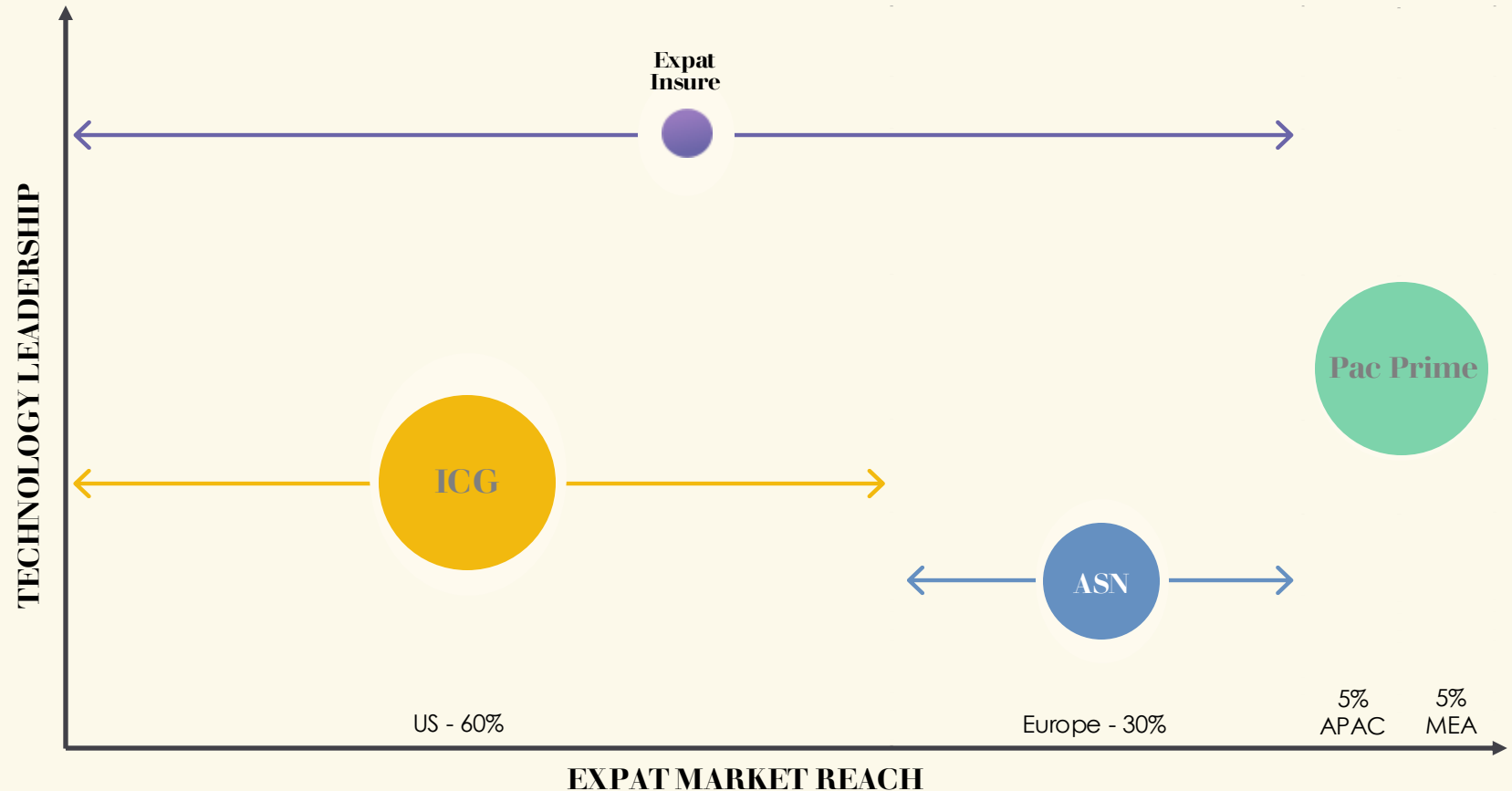
Our competitors

- Regionally focused
- Fragmented service models
- Outdated tech
- Legacy distribution channels

Why we're different

We bring the best of all worlds:

- **Global reach** with seamless scalability
- **Modern technology** that drives efficiency
- **Agility of a startup** that lets us adapt fast and outperform



We've done **A LOT** already



And have **aggressive** plans



Our Bench Strength

Seasoned team that combines **100+ years** healthcare insurance experience, software industry leadership, and successful startup exit history



Chris Carter

GLOBAL CEO

Ex CDO & CMO for Cigna IPMI & CEO of 2 x digital startups



Stephanie Edwards

AMERICAS CEO

Ex Global VP at Symantec
2x startup CMO in AI and e-commerce software w/ eBay exit



Lee Sharrocks

UK AND EUROPE CEO

Ex VP Consumer Sales EMEA Symantec



Fraser Gregory

CFO

Ex CFO at Bupa; UK PMI, Hospitals & Saudi. Group Financial Controller

Special Advisers to ExpatInsure



Phil Austin

SPECIAL ADVISOR

Ex CEO of CignaGlobal



Craig John

CHIEF TECHNOLOGY OFFICER

Serial Technology Entrepreneur with 3X successful exits

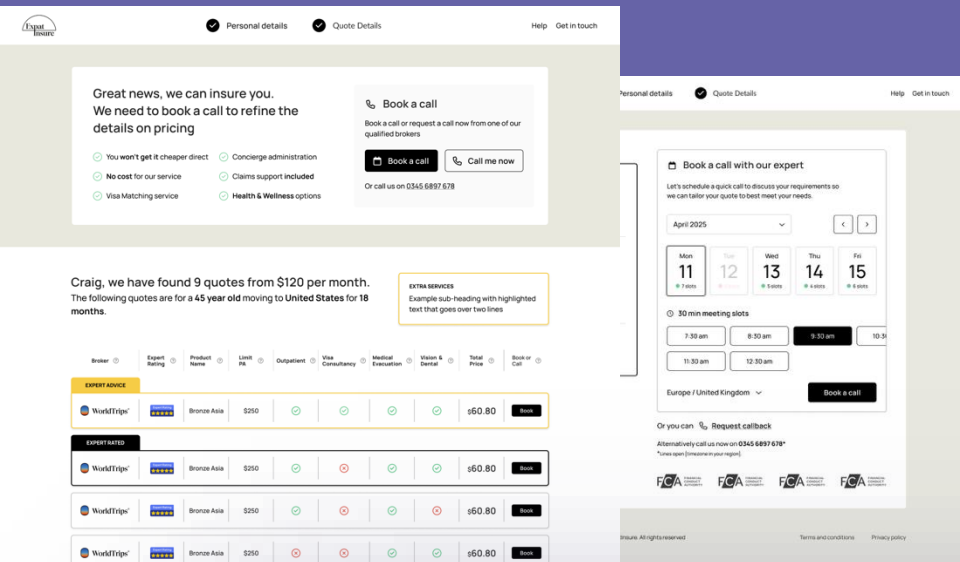


Technical Roadmap

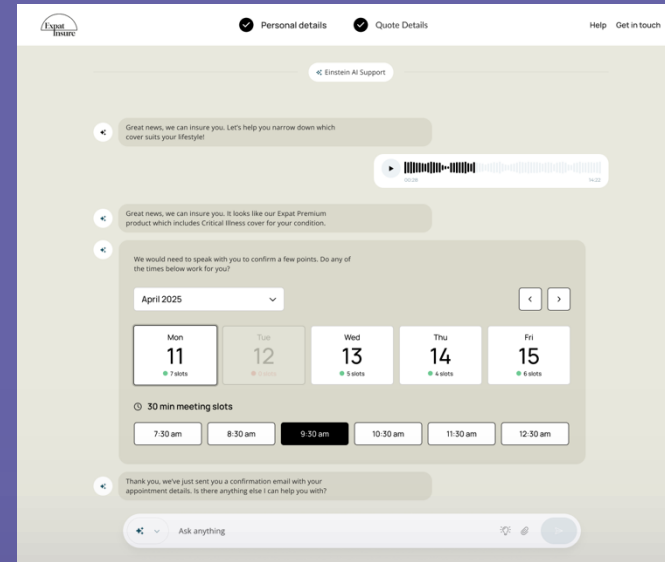


See Demo

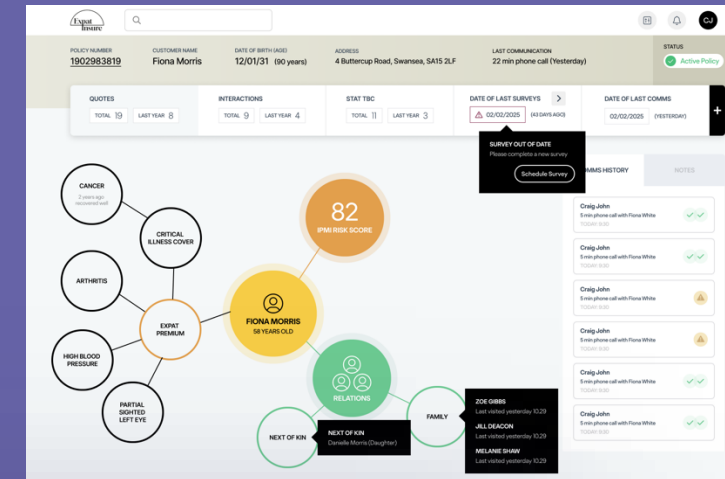
#1 Solve the Experience problem



#2 Scale with AI



#3 Expat Ecosystem



Exceptional Experience starts with Exceptional Engagement

- ✓ Automate the back office - Salesforce
- ✓ AI policy writer - interfacing with legacy insure systems
- ✓ Customer Profiling & Enrichment - "Einstein"
- ✓ &"Agentforce"

Digital Aggregator Journey

Digital Consultancy & Traffic Management

- Enhanced Customer Profiling
- Dead pool - reconversion
- Consultative filtering with Conversational AI - text (plus voice)

Web2 to Web3 transition

- 360 Product data match
- Smart Filtering - product fit, lead hotness
- Cross Sell/Ad-on

Economic Model

REVENUE GENERATION

- A mature marketing spend model drives commission income of 300-450% of a 5-year LTV
- The sooner you 'pump-prime' the marketing engine, the greater the total revenue will climb
- We understand that a marketing spend over \$1.5m per month, leads to diseconomies
- Current addressable market of \$3bn to grow at 12% CAGR to \$5bn by 2030
- Target 5% share of GWP commission by year 5

COST BASE

- Marketing cash spend in years 1 & 2 is \$4.1m, resulting in \$4.9m of initial commission written (\$3.7m earned)
- Sales & servicing costs are \$840k in years 1 & 2, some 17% of written – this drops over time to @10% as premiums increase faster than costs
- Corporate overheads are \$2.3m in years 1 & 2 from the leadership team and regulatory & back-office costs

WORKING CAPITAL

- We have 3 month collections lag, plus deferred acquisition asset built into plan.
- Total working capital grows to \$1.8m by end year 2, and is planned at 35% revenue in years 4 to 5

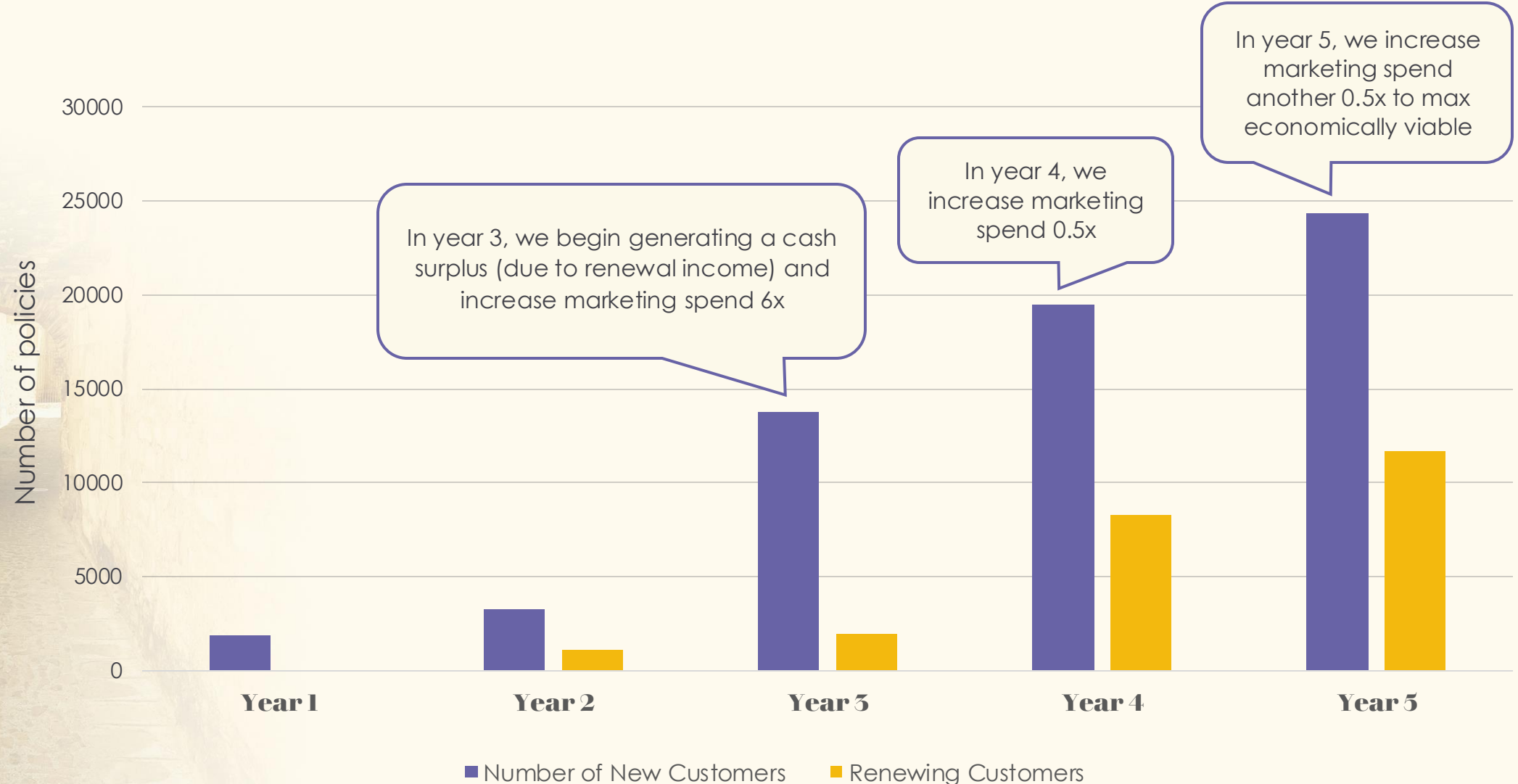
POST TAX INCOME MARGIN

- 46% yielding \$23m at end of Year 5

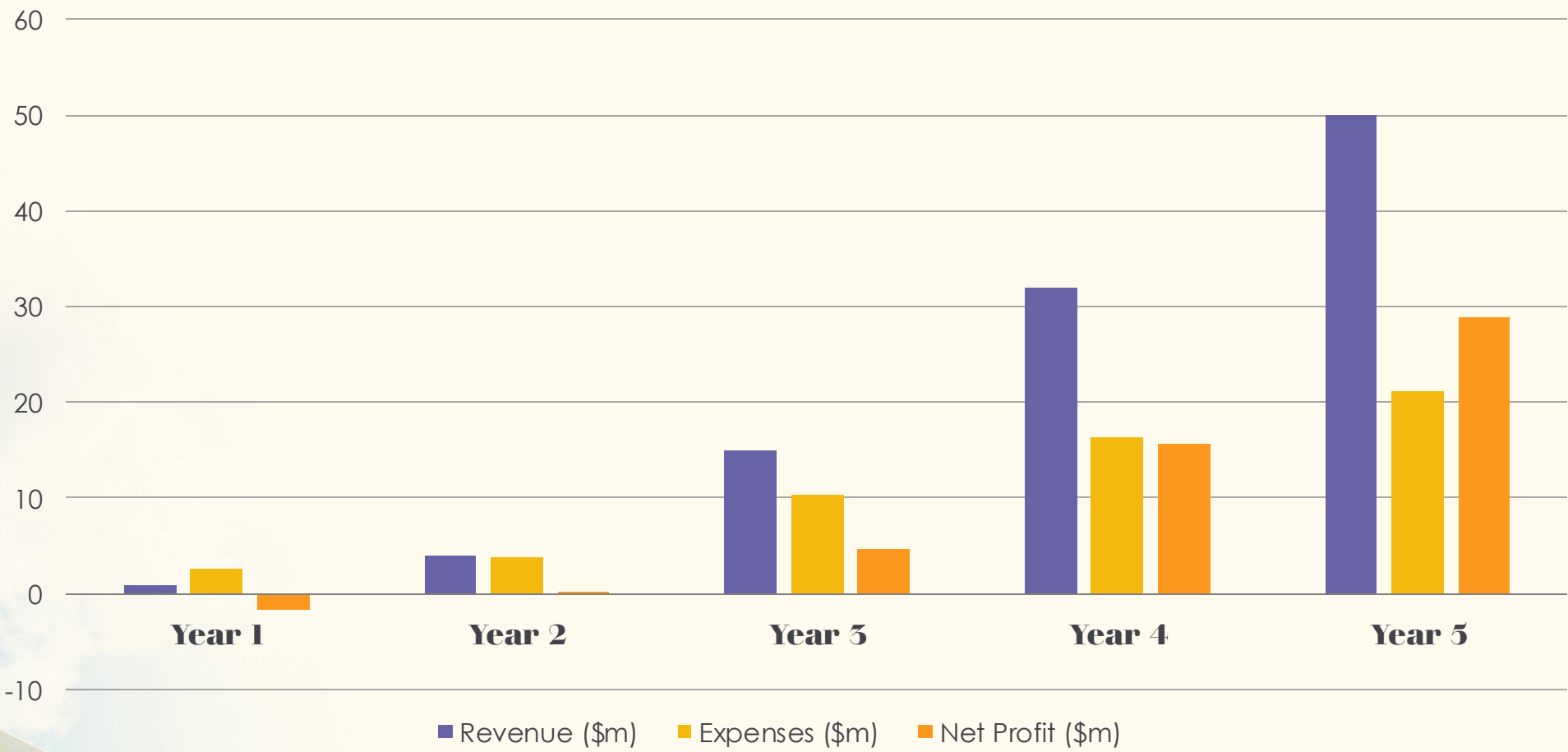
Lifetime Value Creation

USD \$	CONSERVATIVE	BASE	BEST
MARKETING SPEND PER MONTH	100,000	100,000	100,000
COST PER PAID LEAD (PLUS/MINUS 5%)	56.7	54.0	51.3
TOTAL LEADS	2,205	2,469	2,785
COST PER LEAD	45	41	36
NO. QUALITY LEADS	1,653	1,975	2,367
COST PER QUALITY LEAD	60	51	42
CONVERSION RATE FROM QUALITY LEAD	6.0%	6.5%	7.0%
AVERAGE PREMIUM - 5 YR CAGR 8%	4,750	5,250	5,750
COMMISSION RATES	15.0%	16.0%	17.0%
CLAWBACK (MID TERM CANCELATIONS)	5.0%	4.0%	3.0%
NO. NET POLICY SALES, POST CLAWBACK	94	123	161
INITIAL COMMISSION REVENUE	67,150	103,538	157,105
\$ COST PER POLICY SALE	713	840	978
SUBSEQUENT RENEWAL RATES	55.0%	60.0%	65.0%
4 YEAR COMPOUND (POST INITIAL)	1.11	1.31	1.53
PREMIUM INCREASES – 4 YRS COMPOUND 8%	1.26	1.36	1.26
RENEWAL COMMISSION (NO RPI)	93,927	183,909	301,933
5 YEAR LTV TOTAL COMMISSION	161,077	287,447	459,038
RATIO TO INITIAL MARKETING SPEND	161%	287%	459%

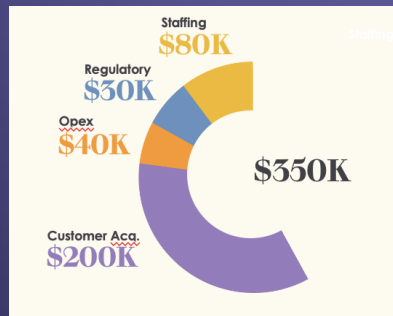
Customer Acquisition Plan



Revenue & Profit Projections



The Short term Investment Opportunity



THIS WILL DELIVER:

- \$150k projected **commission** over Year 1
- **Completion** of EU regulatory approval
- 6 month runway to secure **Series A funding** of \$4m

——> We are seeking a single round of undiluted investment of **\$350k** for a % stake that is to be discussed with investors

——> Potential Valuation at 5 years: **\$237M** at multiple of 9x post-tax income

The Long term Investment Opportunity

→ We are seeking a single round of undiluted investment of **\$4M** for a % stake that is to be discussed with investors

→ How the initial \$4m will be Used



→ Potential Valuation at 5 years:
\$237M at multiple of 9x post tax income