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Phill Rosen

Hi everyone. It's great to be with you for MoneyLion's investor day.

We're excited to talk about what the MoneyLion enterprise business has been up to where we are bringing our best in class and better marketplace content, consumer products and data to any business that wants to add financial services and insights. Our enterprise marketplace business has been a pioneer and leader in embedded finance since its inception for almost a decade. We have the goal of connecting people to the financial products they need. Our tech enables any company to add financial tools to their business including loans, savings, insurance, credit cards, mortgages and more, all with our embedded finance marketplaces. Simultaneously, our marketplace tech allows financial services providers to engage consumers when and where they need financial services. The core of the marketplace experience is the ability to search, compare and get recommended financial products.

Through our API and embedded finance marketplace, we have built a powerful engine for financial services recommendation. It simply works. A business integrates our embedded marketplace into their properties then a consumer comes to that business as app, website or other touch point. These businesses or channel partners are communities of people, think content publishers, news sites, product comparison tools, Fintech companies and financial institutions. The consumer submits their information and they get matched with real-time, personalized offers from top financial services providers. A single integration connects to all products – it's as simple as that. A transparent, meaningful system that's optimized for the needs of individual consumers and enterprise businesses alike.

Our platform enables us to match product providers with high intent consumers at the trusted sites they're already visiting resulting in a lower cost to acquire customers for businesses compared to traditional performance marketing channels. We offer 3 types of integrations: Partner Page, Embed and native API. These integrations enable any kind of financial product search and recommendation experience across any consumer touch point. This ensures that our marketplace experience is elegant, flexible and responsive in any environment. From quick turnkey set-ups to custom builds on our API. The Partner Page is our easiest integration where a partner links out to a marketplace page we host with easy co-branding and customization options using our wizard which is part of our tool suite. This page can be set up in minutes. This example is from our partner Lendio who uses our loans partner page marketplace to service its [unclear] customers.

We would like to go to Nichole Enoch, Head of Value Added Services at our partner Lendio to speak about their marketplace integration.

Nichole Enoch

Hi, I'm Nichole Enoch, Head of Value Added Services at Lendio. Lendio's mission is to fuel the American dream by helping small businesses secure assets to capital. EVEN's versatile solutions have allowed us to expand our support of the [unclear] community and to date has helped match over 4 thousand of our

businesses with consumer capital offerings. Our marketplace programs with EVEN have even helped us ensure that we can match these businesses with the right products that fit their needs. In our short time as an EVEN partner, revenue from the partnership has grown over 75%. We are excited to see how our partnership with EVEN can continue to grow.

Phill Rosen

Our Embed is a little more sophisticated. Where a partner needs to add a couple of lines of code to their website or app, then the embedded marketplace leads directly and seamlessly in their environment. In this way, we more efficiently connect high intent consumers with the products they are looking for, provide a better consumer experience as compared to traditional website adds. In this example, we see major publisher Insider using our Embed directly in an article about personal loans. Now let's hear from our partner Jennifer Streaks, senior Personal Finance Reporter at Insider.

Jennifer Streaks

Hi, I'm Jennifer Streaks, senior Personal Finance Reporter for business Insider. By enabling us to easily integrate financial products into Insider's personal financial content, EVEN has greatly enhanced the experience of our readers. The bottom line is that EVEN's powerful platform, one that provides our audience with personalized financial products that they're looking for, has brought more user enhancement and monetization. We're thrilled to continue to work with EVEN, to further enhance our marketplace programs and to continue to grow the services we can offer our readers.

Phill Rosen

Both Partner Page and Embed can be customized to meet partners' brand needs with logos, colors, and much more, all using our easy set up wizard. With our native API integrations, companies can build whatever marketplace experience they want within compliance guidelines. Here we show the integration from Lantern by SoFi where they build a custom, native experience on our API. Since supporting Lantern by SoFi and launching their multiple vertical product marketplace, we helped them double both their consumer engagement as well as their revenue with our platform.

Continuing on, we'd like to talk about how we work with financial service providers like Achieve to provide their products on our marketplace. We've worked with Achieve for a very long time, since 2016. They're a financial service provider offering loans and debt relief products to consumers via our marketplace and most recently our first [unclear] partner. We'd like to share a few words from Dave Frame, CMO at Achieve.

Dave Frame

Hey, I'm Dave Frame, the Chief Marketing Officer here at Achieve. EVEN shares in Achieve's long-standing mission to help consumers get on the path to a better financial future. Through our partnership with EVEN we've been able to significantly extend our reach to more people in need of these solutions and we've more than doubled our engagement with the consumers, increased our loan originations nearly 10 times on the EVEN platform.

Phill Rosen

Upstart is another one of our partner relationships, working closely with us since 2016. Here are a few words from Courtney Hamilton, Senior Partnerships Manager at Upstart.

Courtney Hamilton

Hi, I'm Courtney Hamilton, I'm a Senior Partnerships Manager at Upstart. As one of EVEN's longest standing relationships, Upstart is thrilled to have partnered with an organization that shares our goal to provide consumers with effortless access to credit. Over the many years we've worked with EVEN, we've been able to open several new channels and test new products in the market that fit the needs of our consumers. Our partnership has seen meaningful growth in both engagement and origination year over year. With EVEN we are continuously looking for ways to further expand our relationship with more unique and innovative experiences for our consumer base and look forward to what the future holds.

Phill Rosen

Best Egg, another long-standing relationship, started with us as a financial services provider in 2016 and we have recently grown the relationship with them to integrate our marketplace [unclear] into their consumer experience. Now we're working together on both sides of our marketplace.

Let's go to Chris Milone, CMO of Best Egg and Amanda Share, Director of partnerships at Best Egg to talk a bit more about our partnership.

Chris Milone

Chris Milone, Chief Marketing Officer at Best Egg. Partnering with EVEN Financial has been absolutely critical to our mission of offering simple, accessible and personalized financial solutions to help people confidently navigate their everyday financial lives. EVEN Financial has robust and detailed reporting. We leverage that across multiple Best Egg teams to make sure we provide competitive offers in the market. Since partnering with EVEN Financial, we have significantly increased our consumer reach through the platform. We are beyond excited to continue to grow our marketplace programs together.

Amanda Share

Hi, I'm Amanda Share, I am the Director of partnerships here at Best Egg. [unclear] EVEN Financial is one of the best in the industry. They are friendly which makes building relationships and trust easy. It's a symbolic relationship and they are quick to resolve problems with us. They also have some of the most valuable pieces of data to help support our business here at Best Egg.

Phill Rosen

Our platform has a track record of driving dramatic growth for our partners, benefitting all sides of the marketplace and it keeps getting better. In the past, integrating financial products as a partnership into a business was costly, complex and would only give you the coverage of a single provider.

We offer a true programmatic marketplace for trusted, real time, personalized financial products online. This shifts a messy "Many to Many" way of doing business to a much simpler and more efficient "One to Many" system. By providing both sides of the network with a single integration point, we have enabled a more efficient marketplace for everyone. We've changed the way this industry works and how its

participants work together. Just as marketplaces for other industries have evolved, for example flights, classifieds, professional search and others, we see this as the evolution of search, comparison and other recommendation for financial services.

Furthermore, similar to e-commerce where companies like Walmart and Amazon successfully adopted third-party sellers to fulfil their consumer demand, MoneyLion has created the same approach to financial services. Today's consumer knows and trusts marketplaces because they transparently show options that best fit their needs. According to Miracle, almost half of all consumers are shopping on marketplaces. And in our own experience, marketplaces have succeeded. It's groundbreaking for one financial services provider to work with another to augment each other's offering. And that's part of what our platform facilitates.

Over 1000 businesses make up our Enterprise Partner network either as financial services providers or as companies looking to integrate financial products. Among those are major media publishers like our partner Insider and use cases such as [unclear] and point of sale like our partner Lendio. We match consumers with personalized financial products when and where they need them. The scope of sectors and verticals for our enterprise business network is enormous. It's a positive value proposition for all parties. By delivering the best opportunities for consumers, businesses and financial services providers alike, we become the unbiased efficient center of a growing market. Altogether, MoneyLion has a flywheel effect that drives our growth and capabilities, more channel partners drive more consumers and data, generating better financial product recommendations which improve consumer outcomes which in turn drives more conversions and better monetization. Recent milestones include reaching over 1000 partners on our network, over 6 billion in financial products facilitated, as well as over 30 million unique consumer profiles. So what does this all mean?

Our Enterprise business is powering the next generation of embedded finance, enabling any company to add financial products to their business and forming a massive, 1000+ enterprise partner network. The combination of MoneyLion's powerful, digital, financial products, the advanced technology of our Enterprise division's embedded financial marketplaces and network, and our top tier media divisions influencer agency and content production capabilities enables us to achieve our goal – connecting people with the financial content and products they need. Together, we're working to rewire the financial system through unique, best-in-class, financial products, marketplace, data and content and we're delivering these capabilities through our consumer and enterprise ecosystems. This is enormous. No company has all these capabilities at scale under one roof. We provide the best financial solutions for consumers wherever and whenever they need it. We do more for our customers, both consumer and enterprise and we reward their trust with clear, transparent and algorithmically aligned products and services backed with compelling, human-centered media for a best-in-class money experience. We're rewiring the financial system for everyone every time they money.