



SURGETM

H O L D I N G S

SurgeHoldings.com

CEO VISION

The Vision

My strategy for business building over the last 18 years has been based on compounding/recurring revenue from life-enhancing technology products. You must first research, think, plan strategically and most importantly of all, execute with excellence.

I have merged my core companies, products, and fantastic team into Surge Holdings Inc. We will leverage the years of experience delivering profitable products and services to the underbanked while understanding how to thrive and seize opportunity during the controlled chaos of a hyper-growth environment. Our exceptional team is over 120 members strong in Memphis, Chicago, Oklahoma City, Las Vegas, and El Salvador. We have built to scale far beyond what is required to uplift this company to a top-tier exchange.

We are constantly looking for ways to expand revenue organically and through acquisitions. Thus far, we have dedicated most of 2018 to building the blueprints, framework and foundation to make 2019 a legendary year.

The Commitment

I am the majority shareholder of Surge Holdings Inc. stock, and I assure you, I am focused with a long term vested interest and burning desire to do something to add value to the ownership of our stock and overall “price per share” performance every single day.

Please make sure to sign up for our news alerts so you can stay on top of all the exciting milestones we achieve together.

If you are evaluating Surge Holdings Inc., then I want to thank you for your interest. If you are an existing shareholder.... thank you for your support.

Sincerely,



Brian Cox
Chairman/CEO



DISCLAIMER

This Investor Presentation has been prepared by Surge Holdings Inc. (“Company”) for investors, solely for informational purposes.

The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Surge Holdings Inc. makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

This Information includes certain statements and estimates provided by the Company with respect to the projected future performance of the Company. Such statements, estimates and projections reflect various assumptions by management concerning possible anticipated results, which assumptions may or may not be correct. No representations are made as to the accuracy of such statements, estimates or projections. Prospective investors will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company.

This presentation may contain statements that are not historical facts, referred to as “forward looking statements”. The corporation’s actual future results may differ materially from those suggested by such statements, depending on various factors including those described in filings made with the SEC.

SURGE MARKET OPPORTUNITY

A report by the Consumer Financial Protection Bureau found that **26 million** U.S. adults were “**credit invisible**”.

– CFPB

46% of Americans spend more than they earn every month, which means increased likelihood that bills won't be paid.

– Pew Study

19 million adults were “**unscorable**”, meaning they lacked a sufficient or recent enough credit history to be given a credit score.

– CFPB

Nearly **one in five** consumers have no credit history or credit score.

51% of credit users have “subprime” credit scores.

– Prosperity Now

Approximately **14% of the population** has no credit score whatsoever and is labeled as credit invisible.

– CFPB

CFPB: Consumer Financial Protection Bureau

CFED: The Corporation for Enterprise Development (CFED), is also known as Prosperity Now.

Traditionally, a poor credit score or a lack of documented credit history created a vicious cycle for a vast number of consumers. These consumers have been shut out of opportunities for borrowing, purchasing and best pricing on base goods and services. Additionally, access to communication services and security has been sorely lacking for these consumers. These circumstances have made it extremely difficult for these consumers to acquire assets and secure a sense of financial well-being.

ABOUT SURGE



Surge Holdings Inc. is a rapidly growing publicly traded company with a focus on managing subsidiaries that utilize emerging technology to deliver high growth, reoccurring revenue products and services. Currently, the majority of Surge Holdings Inc. consolidated revenue comes from the Telecom and Fintech sectors.

The Team at Surge Holdings Inc. intends to become the country's leading provider of technology products to the unbanked, the under-banked and the overlooked by selling through its SurgePays network of convenient stores and through online digital marketing. Surge Holdings Inc. has assets in Telecom, Fintech, Digital Assets, Blockchain SaaS Software and Digital Media.

Publicly traded on the OTCQB Venture Market under the symbol SURG.



SURGE TELECOM™



True Wireless is licensed to provide subsidized wireless service to qualifying low income customers in 5 states. Utilizing all 4 major USA wireless backbones, True Wireless provides discounted and free wireless service to over 60,000 veterans and other qualifying federal programs such as SNAP (EBT) and Medicaid.

Gotruewireless.com



SurgePhone offers discounted talk, text, and 4G LTE data wireless plans at prices that average 15% – 40% lower than competitors. (Unlimited plans start at just \$10/mo) Available nationwide, SurgePhone also offers strategic discounts such as the Surge Heroes campaign that rewards teachers, first responders, active military and veterans with a free Android smartphone (surgeheroes.com).

Surgephone.com



SafeHomePhone is a nationwide home phone alternative. This product has a modem that connects to the PCS network and allows customers to plug in their traditional home phone without paying the local phone company or worrying about wiring. Customers can save 60% or more and keep their same number.

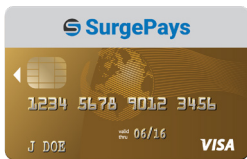
Safehomephone.com

Surge Holdings

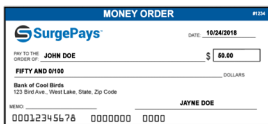


The SurgePhone Volt 5XL's slim, sturdy, affordable design fits comfortably in your hand and easily in your pocket. It's mesmerizing 5" LCD touchscreen display delivers an HD entertainment experience for your favorite videos and movies, while dual front and back cameras allow you to capture stunning photos. Plus, with an expandable micro SD memory slot, you can add even more storage for your best memories.

SURGE FINTECH™



SurgePays Visa is targeted for a Q42018-Q1-2019 launch. This card will perform the functions of a traditional credit card and also a checking account for the unbanked or credit challenged. The SurgePays card will offer safety, security and convenience of using the card anywhere that accepts Visa. Customers will be able to access their accounts from the connected app to remit money to friends and relatives while avoiding costly fees. In addition, customers will also be able to take a picture of their paycheck and load the cash to their cards (eliminating costly check cashing fees).



Surge Money Order will launch in the Midwest and southeast in Q1 2019. This is a natural add-on to our convenient store Fintech product suite and will ensure we box out any other stand-alone product competitors. Entering the \$20 Billion a year money order business will enable unbanked customers to send secure payments.



SURGE BLOCKCHAIN SaaS™



SurgePays Portal is an a multi-purpose software interface for convenient stores, bodegas and other corner merchants providing goods and services to the underbanked community. The merchant or clerk is able to use the portal – similar to a website – with image driven navigation to add wireless minutes for any carrier, pay bills and also load debit cards etc. What makes SurgePays unique is that it also offers the merchant access to order wholesale goods through the portal with one touch ease. The traditional distribution model has changed....companies can no longer afford to send sales people pulling doors to promote their individual products. SurgePays is essentially an e-commerce store front that allows manufactures and distribution companies to have access to merchants while cutting out the middle man (passing along discounts which again, give SurgePays an advantage and the merchant an incentive to do more business with their profit partners – **SURGE!**

The goal of the SurgePays Portal is to provide every Fintech and Telecom product available to convenient stores, corner markets, bodegas, and supermarkets while procuring other consumable products commonly sold in these same stores. From the Telecom and Fintech products such as SurgePhone Androids, SurgePhone Wireless Service, Wireless Top-ups, Bill Payments, Pinless LD, Money Remittance, Money Orders and Reloadable Visa debit load cards to distributing partner company's consumables such as energy drinks, CBD oils, dry foods, frozen foods, snacks, automotive parts and many more goods you will find next time you are in a convenient store and look around.

For the products that are not “Surge Subsidiary” product:

The store will place the order

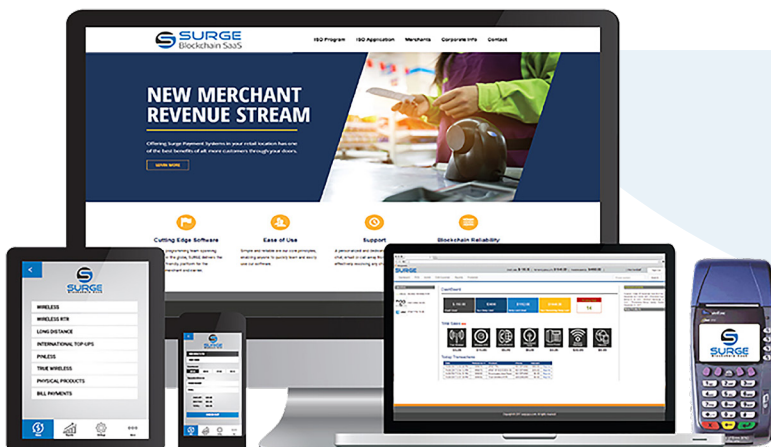
SurgePays performs the transaction

SurgePays sends the order to the appropriate fulfillment warehouse

The appropriate company sends the order to the merchant.

This is a WIN – WIN – WIN – WIN

SurgePays – Merchant – Product Manufacturers - Customers



SURGE DIGITAL ASSETS™



Surge Cryptocurrency strategically mines Ethereum, Litecoin and cryptocurrencies. The Company's mining operation consists of 136 machines pooled together with other machines in a mining pool to maximize the processing power and yields. This operation does not require any Surge human capital and runs 24/7. The goal for this subsidiary is to hold Bitcoin, Litecoin, Ripple and Stellar as digital assets with the expectation of future appreciation.



The Surge Utility Token is part of our rewards program intended to incentivize customer loyalty while also encouraging each customer to purchase additional Surge services. For example a wireless customer should also become a SurgePays Visa holder and or other products in the Surge ecosystem as we expand. The Surge Tokens are issued on the Ethereum blockchain and are ERC-20 compliant. The tokens will be used for redeeming gifts and prizes from the Surge Rewards website. The launch target for the Surge Utility Token is Q4 2018

www.surgetoken.com



TokenSpinner is the first smartphone app that Surge Holdings Inc. has developed with a launch date target of Q4 2018. The app provides a simple game of chance spin of the wheel to win a prize. The app has multiple Ad Network feeds that pay Surge per impression. Players of the game have an opportunity to earn additional spins by participating in other activities (where Surge is compensated) like watching videos or filling out surveys. The prizes will vary from gift cards, to electronics and of course Surge Tokens.

www.tokenspinner.com



SURGE DIGITAL MEDIA™



Surge Logics is a full service digital advertising agency, specializing in lead generation, Pay Per Call, landing page optimization and managed ad spending.

Our primary media buying platforms are Google AdWords, Facebook, Instagram and Bing, with having had managed over \$15,000,000 Facebook and \$100,000,000 on Google alone. We have a call center that can handle Live Call Transfers, Customer Service Support, Lead Verification and Attorney Case Support. Our certifications are in Google Search and Display.



Lead generation describes the marketing process of stimulating and capturing interest in a product or service for the purpose of developing sales pipeline.



Pay-per-call (PPCall, also called cost-per-call) is an advertising model in which the rate paid by the advertiser is determined by the number of telephone calls made by viewers of an ad. Pay Per Call providers charge per call, per impression or per conversion.



Media buying is the process of buying media placements for advertising (on TV, in publications, on the radio, digital signage, apps or on websites).



A **call center** is a centralized office used for receiving or transmitting a large volume of requests by telephone.

SURGE EXECUTIVE TEAM

Brian Cox – Chairman and CEO

Mr. Cox founded his first Telecom company from a spare bedroom in 2004. Brian grew the company organically and through acquisition to the largest privately-owned prepaid home phone company in the country. After selling the conglomerate in 2009, Mr. Cox transitioned to wireless and Fintech (Financial technology). Brian has planned, funded, built and led multi-location organizations of over 1,400 people in regulated sectors while achieving well beyond \$100s million in revenue in the private sector. Being a visionary that delivers and looking to leverage the expertise and knowledge of the unbanked market, Brian has set out to merge his companies into one single public entity with the specific goals of up-listing to a major exchange while continuing to build a high growth company offering a suite of reoccurring revenue products and services.

Anthony P. Nuzzo Jr. – Chief Operating Officer and Director

Experience financial services entrepreneur; has owned and operated accounting services businesses and accounts receivables companies since 1991. Mr. Nuzzo heads up Glass Mountain Holdings LLC and its three network member companies: Glass Mountain Capital LLC; Malcolm S. Gerald and Associates, Inc; and a Near Shore Call Center. In 2008 ranked 21st in the U.S. within the Financial Services Industry by the Inc. 500 Fastest Growing Private Companies annual publication received the honor of Inc. 500 Fastest Growing Private Companies Annual Publication being Ranked 346 overall by Inc. In 2013 under the leadership of Mr. Nuzzo Glass Mountain Capital, LLC was ranked 198 in the U.S. within the Financial Services Industry by the Inc. 500 Fastest Growing Private Companies annual publication received the honor of Inc. 500 Fastest Growing Private Companies Annual Publication being overall by Inc. Magazine annual publishing of the Top 500 Fastest Growing Private Companies in the U.S. REVENUE: \$6.9 Million.

David Ansani, J.D., MBA – Chief Administrative Officer (CAO) & Secretary

Mr. Ansani has a background in legal compliance, negotiation, finance, due diligence and audit. David is a corporate expert specializing in administrative back-office accountability while assisting in general business compliance aspects including mergers and acquisitions. He earned a Master of Business Administration in Strategic Management/Organizational & Managerial Behavior from the University of Chicago and Juris Doctor from IIT/Chicago-Kent School of Law.



SURGE EXECUTIVE TEAM

John Mott – Chief Technology Officer


Thirty plus years of software development experience which includes a diverse skill set including an early operating systems programming background in C/C++ and Assembler. For the last 15 years John has focused on web technologies, C#, .NET, MVC, MSSQL, PHP/MySQL, JavaScript, AJAX, JSON and Jquery with the most recent focus on Blockchain technologies, Ethereum, Cryptocurrency/Digital Assets and distributed ledgers with regards to real world applications.

Carter Matzinger – President of Media

Mr. Matzinger is a results-driven entrepreneur for over 20 years focusing on the online and mobile marketing industry. He holds a deep insight into the world of online marketing, including content development, emailing, social media, and performance-based marketing such as CPA, PPC, and CPI. Carter's main area of focus is driving revenue through affiliates, leads, Google, Facebook, Instagram and Snapchat marketing and other revenue growth and expansion in the online ad network sector.

Brian M. Speck – Chief Financial Officer

Mr. Speck has been Chief Financial Officer of the Company since March 2018. Since late 2013, he has been Director of Financial Reporting for Brio Financial Group, which will also support the Company's ongoing financial reporting. In his capacity at Brio, he consults various private and public companies in financial reporting, internal control development and evaluation, budgeting and forecasting. Prior to joining Brio, from 2011 to 2013, he was an audit supervisor at Wiss & Company. In that capacity, he was involved in their accounting and tax practice with industry focuses in manufacturing, wholesalers, construction contractors, and professional service firms. Mr. Speck has a Master of Science in Accounting from Kean University.



“Thank you for your interest in Surge Holdings Inc., we are very excited about our future, and hope to have you aboard as an investor.”

– Brian Cox, CEO, Surge Holdings Inc.