

Disrupting the Insurance Industry

Investor Presentation

September 2023



Safe Harbor

This presentation contains forward-looking statements that involve substantial risks and uncertainties. In some cases, you can identify forward-looking statements by the words “may,” “might,” “will,” “could,” “would,” “should,” “expect,” “intend,” “plan,” “objective,” “anticipate,” “believe,” “estimate,” “predict,” “project,” “potential,” “continue” and “ongoing,” or the negative of these terms, or other comparable terminology intended to identify statements about the future, although not all forward-looking statements contain these words. These statements relate to future events or our future financial performance or condition and involve known and unknown risks, uncertainties and other factors that could cause our actual results, levels of activity, performance or achievement to differ materially from those expressed or implied by these forward-looking statements.

These forward-looking statements include, but are not limited to, statements about:

Investors are cautioned to read the “Risk Factors,” in the Company’s Form S-1 as amended, with the understanding that actual results may differ materially from what we expect as expressed or implied by our forward-looking statements. Furthermore, if our forward-looking statements prove to be inaccurate, the inaccuracy may be material. In light of the significant uncertainties in these forward-looking statements, you should not regard these statements as a representation or warranty by us or any other person that we will achieve our objectives and plans in any specified time frame, or at all.

These forward-looking statements represent our estimates and assumptions only as of the date of this presentation. Except as required by law, we undertake no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise. All subsequent forward-looking statements attributable to us or any person acting on our behalf are expressly qualified in their entirety by the cautionary statements contained or referred to herein.

Market Opportunity

- Total US insurance market \$2.7 trillion - 39.6% of global insurance market
- Expected to grow 26%, to \$3.4 trillion by 2027
- 410,176 licensed US insurance agents
- 243,842 independent agents (59.4%)
- 164,800 captive agents (40.6%)

Expected Growth Drivers

Expansion of global economy



Increased demand for property and casualty insurance



Aging population

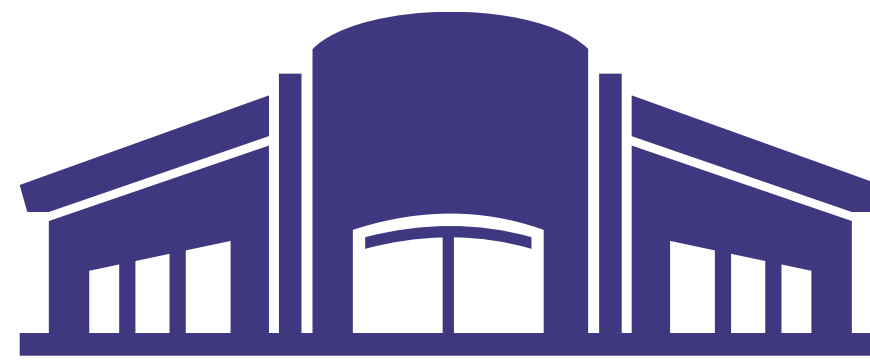


Market Landscape



Captive Agencies

- 10% Quote to Close
- Single Carrier



Traditional Agencies

- Limited Product Access
- High Back Office Expense
- Dated Technology



Direct-to-Consumer

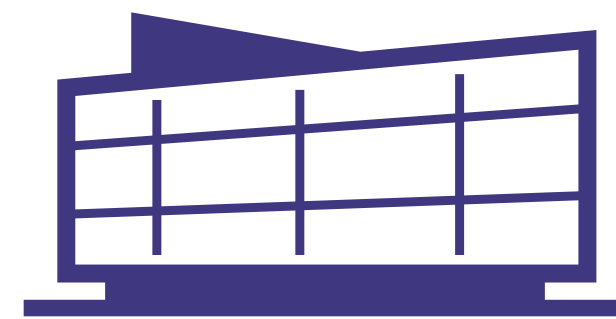
- High Customer Acquisition Cost (CAC)
- Lacks the “Human” Touch

What We Do

Reliance Global Group, Inc. is an insurance distribution company, leveraging proprietary, state-of-the-art technologies to transform and improve efficiencies in the insurance agency/brokerage industry. The Company delivers insurance products through three distinct channels.



Business-to-Business



Mergers & Acquisitions: Acquired Agencies

9 Portfolio Agencies



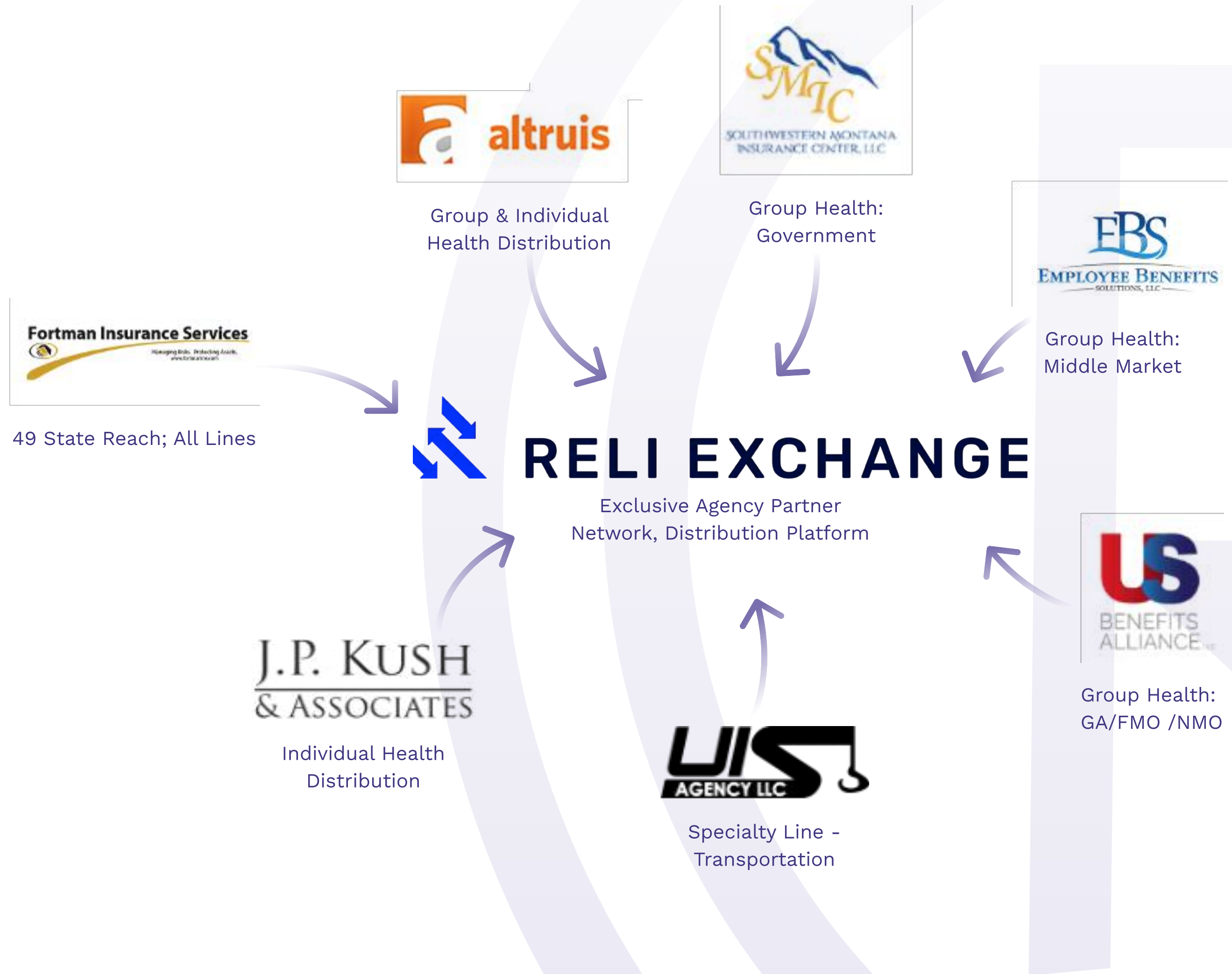
Direct-to-Consumer



Wholly Owned Agencies

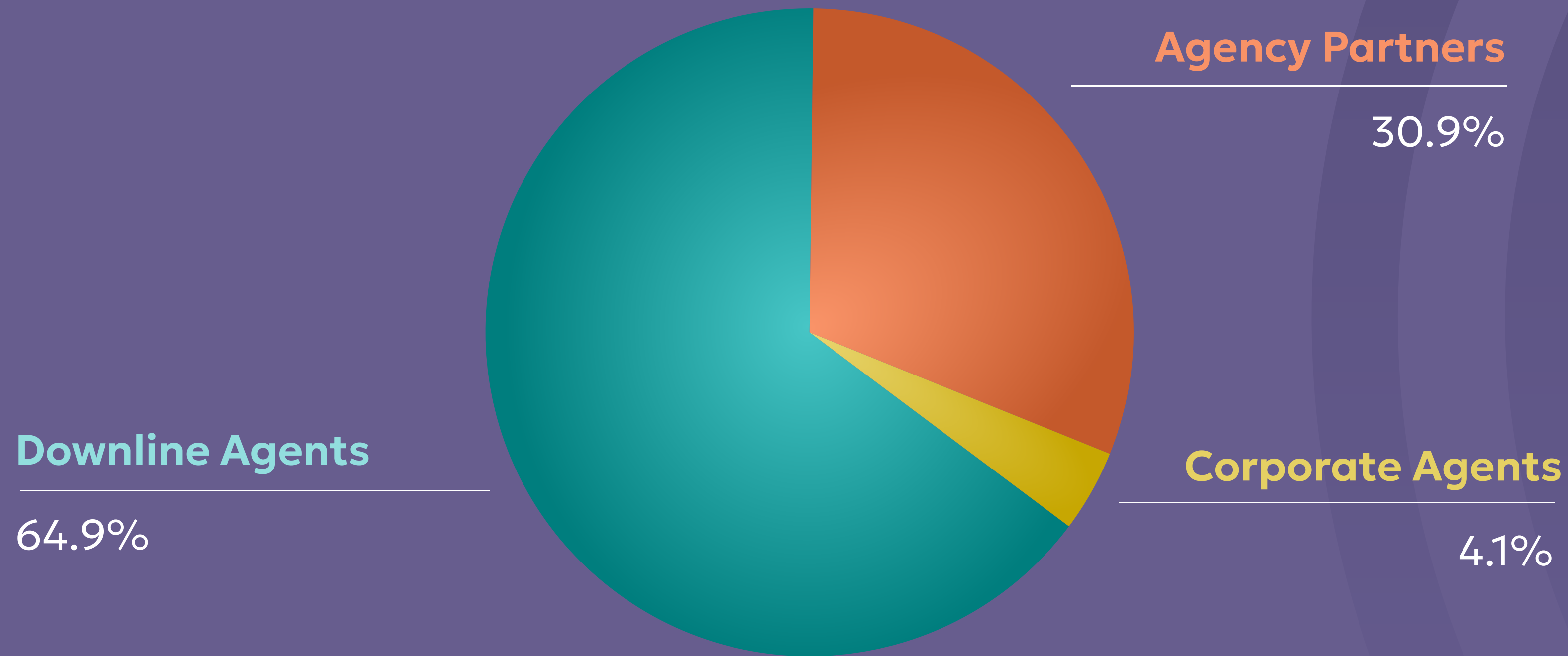
Accretive M&A strategy provided critical mass; collectively cash flow positive on standalone basis

Transition underway to rebrand all corporate owned agencies to RELI Exchange



Agency & Policy Breakdown

Total Producing Agents 1,138



Active Policies Under Management

58,899

Premiums Under Management (estimate)

\$447.8 Million

RELI Exchange

Highly Scalable InsurTech Platform - Accelerating the Growth of Agency Partner Network

RELI Exchange is a B2B InsurTech platform and agency partner network for insurance agents and agencies

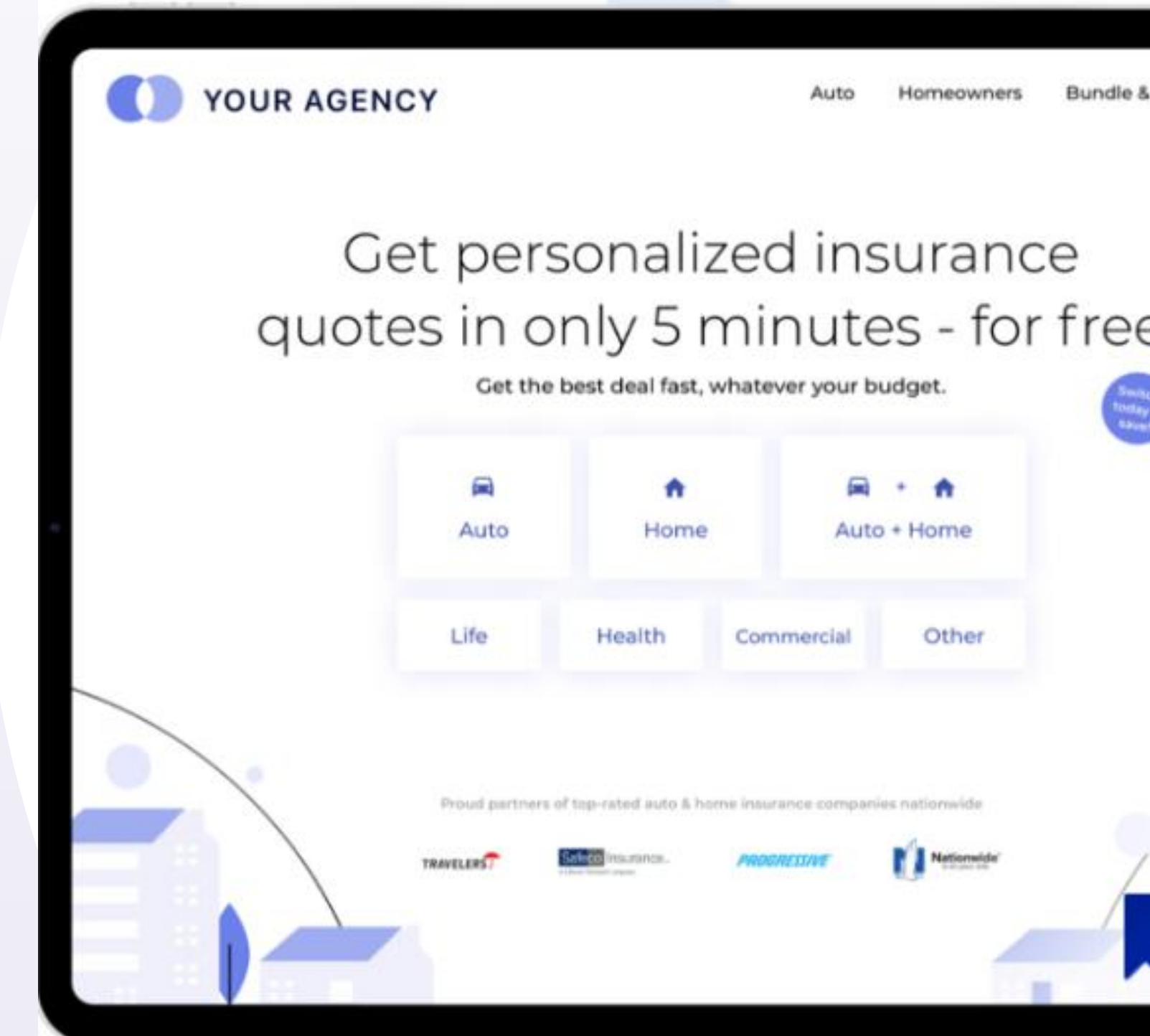
- Combines the low barriers to entry of an agency network, with state-of-the-art tech
- Builds on the artificial intelligence and data mining backbone of 5MinuteInsure.com
- Designed to provide instant and competitive insurance quotes from more than thirty insurance carriers nationwide
- Reduces back-office burden and expenses by eliminating paperwork
- Provides agents more time to focus on selling policies

Goal to build RELI Exchange into largest agency partner network in the country

- Aggressively adding new agency partners to create a multiplier effect on the business
- RELI Exchange significantly enhances the competitive advantages of its agency partners

The RELI Exchange partner network, formerly Barra & Associates, is now generating more than \$10 million in annualized premiums and growing.

“Provides agents with the tools to make their businesses better”



Agent Issues Addressed

Issues

- Barriers to entry as an independent insurance industry are high and getting higher—need to partner with someone
- Access to be able to start an independent agency and succeed
- Existing agents want to write more business
- Lack of resources makes it difficult to compete against major players
- Lack of direction, mentorship

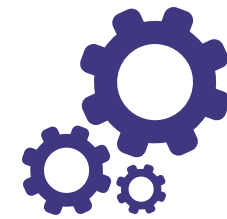
Solutions

- Combines the low barriers to entry of an agency network, with state-of-the-art tech
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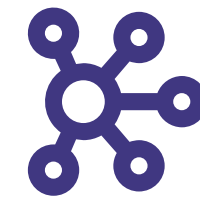
Advantages For Consumers



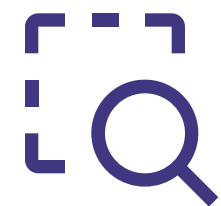
Faster



More Efficient



More Carriers to
Choose From



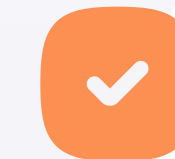
Transparent



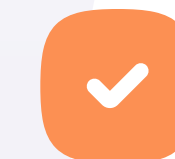
More Convenient



Peace of Mind



A Win for the Company



A Win for the Agent



A Win for the Consumer

Competitive Quotes From Major Carriers

Representative sample of carriers Reliance Global provides quotes from:

BASIC COVERAGE



\$278

SELECT

Bodily injury liability
\$25k / \$50k

Property damage liability
\$25k / \$50k

Uninsured motorist bodily
\$25k

Comprehensive
No

Collision
No

ROBUST COVERAGE



\$305

SELECT

Bodily injury liability
\$25k / \$50k

Property damage liability
\$25k / \$50k

Uninsured motorist bodily
\$25k

Comprehensive
No

Collision
No

SUPER COVERAGE



\$355

SELECT

Bodily injury liability
\$25k / \$50k

Property damage liability
\$25k / \$50k

Uninsured motorist bodily
\$25k

Comprehensive
No

Collision
No

Products & Services

Check out our videos



[Why Join RELI Exchange?](#)

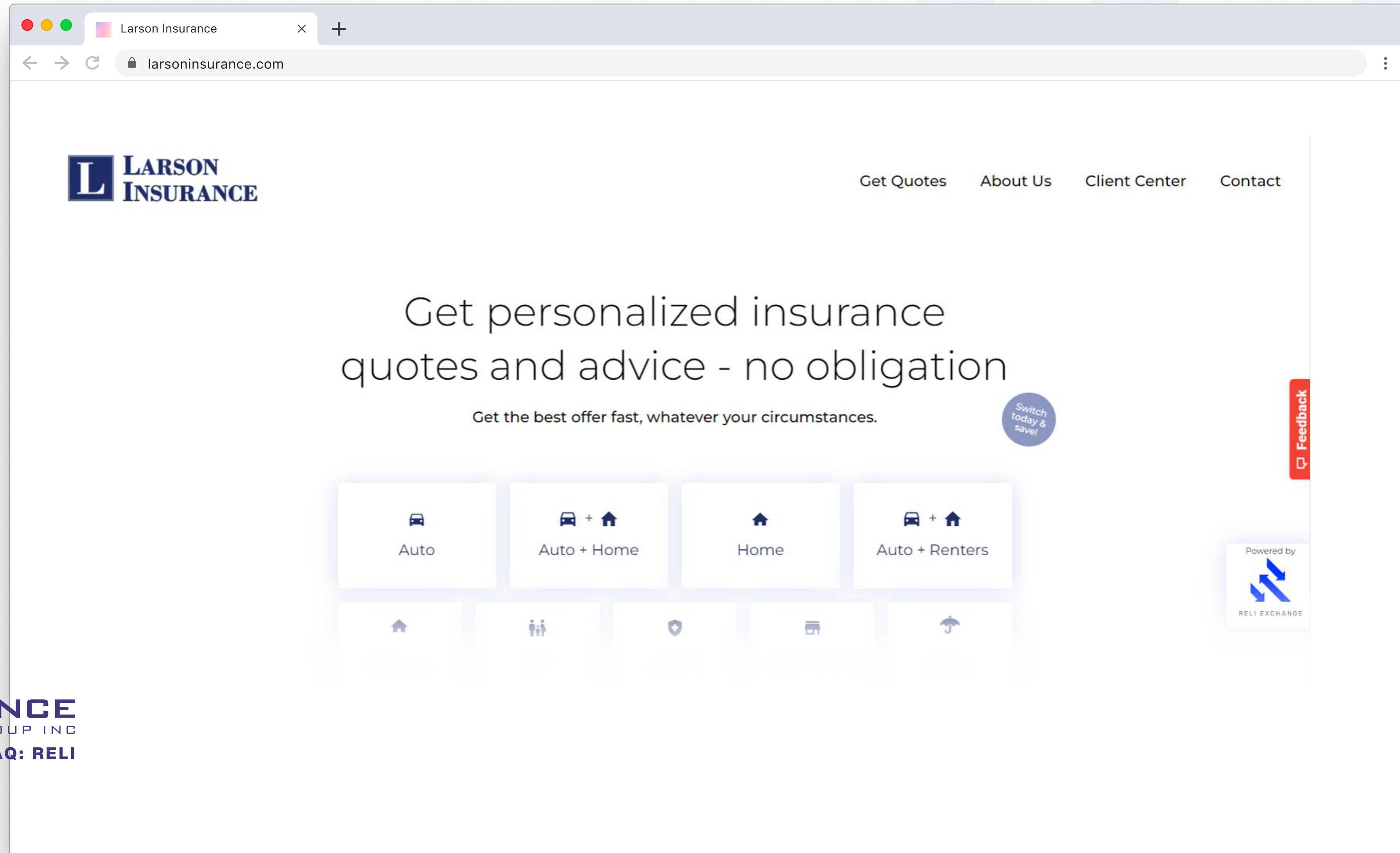


[RELI Exchange Platform Demo](#)



[What Agents Are Saying About RELI Exchange?](#)

Sample Agency Partner Site



Referral Partnerships

September 2022



NRS Funding

A Service of National Retail Solutions

NRS operates a point-of-sale (POS) terminal-based platform for independent retailers nationwide, including convenience, grocery, liquor, and tobacco stores

- Provider of merchant cash advance services to independent retailers nationwide
- Adding a new revenue stream for RELI Exchange agents
- Providing clients access to merchant cash advance services referral

November 2022



Eastern Union Funding, LLC.

A provider of commercial real estate finance and capital market solutions allowing RELI Exchange to offer their clients access to Commercial real estate financing Multi-family and commercial structures

- Eastern Union has closed approximately 9,600 commercial loans
- Valued at nearly \$38 billion, across more than 18 different property types
- In over 32 states and 240 different cities across the United States

Business Model



- Carriers typically pay approximately 15% of the premium to RELI Exchange
- RELI Exchange retains 20% of the first-year commission
- RELI Exchange retains 50% of the renewal commission
- RELI Exchange also benefits from 100% of carrier overrides, high-volume bonuses, and commissions from former Agency Partners

5Minuteinsure.com



Driving online traffic to our agencies and affiliate agents

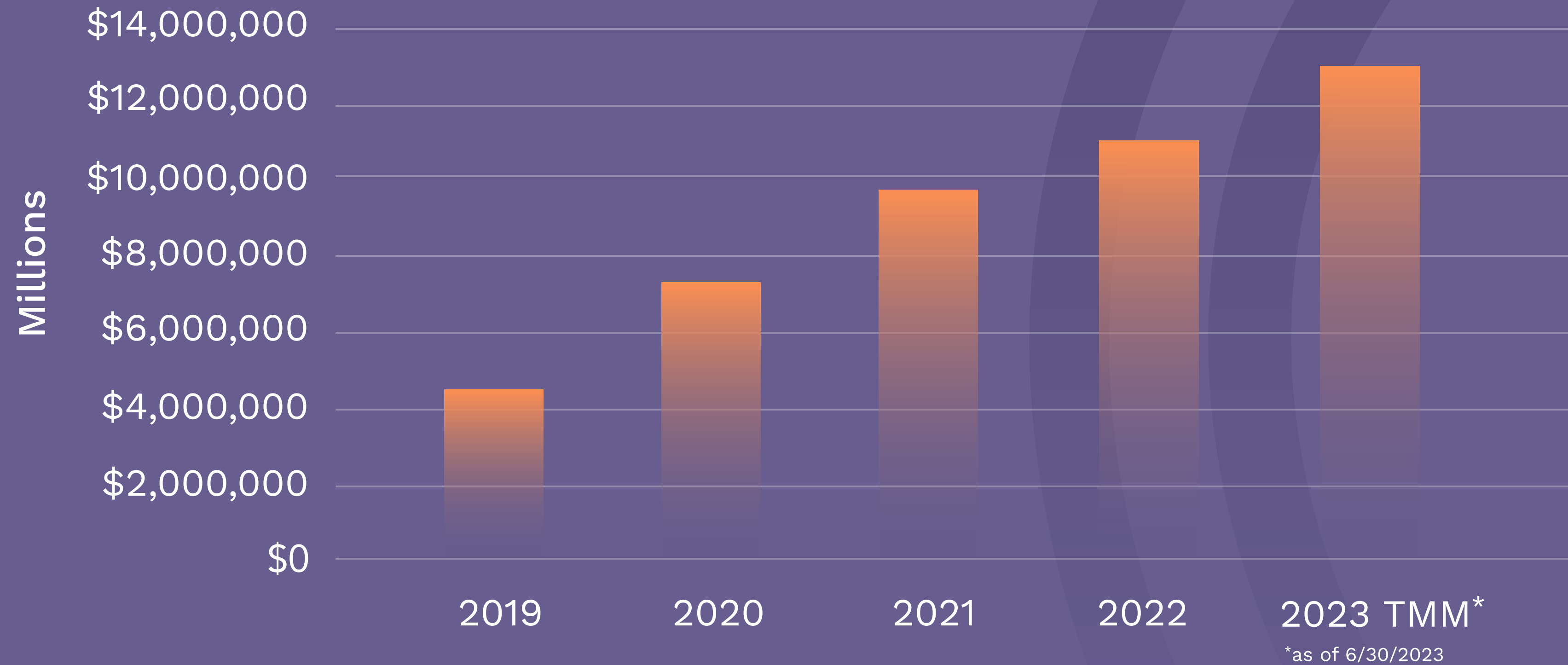
- 5minuteinsure.com (5MI) is utilized in conjunction with corporate owned agencies as well as with future agency acquisitions
- There is growing competition among insurance agents to attract referrals from realtors, mortgage bankers, mortgage brokers, and auto dealers throughout the US looking for fast quotes to help their clients
- 5MI is a new and proprietary tool developed by Reliance Global Group to tap into the growing number of online shoppers. We direct this traffic to our internal insurance agents and Agency Partners
- 5MI utilizes artificial intelligence and data mining to provide competitive insurance quotes within 5 minutes, with minimal data input
- **Approved to offer insurance products from a total of 30 carriers and approved in 49 states**
- **Recently launched and now commercially available in a total of 20-states across the U.S., with a combined population of over 100 million people**

Get your 5 Minute Insure quote and buy insurance in just 5 easy steps!

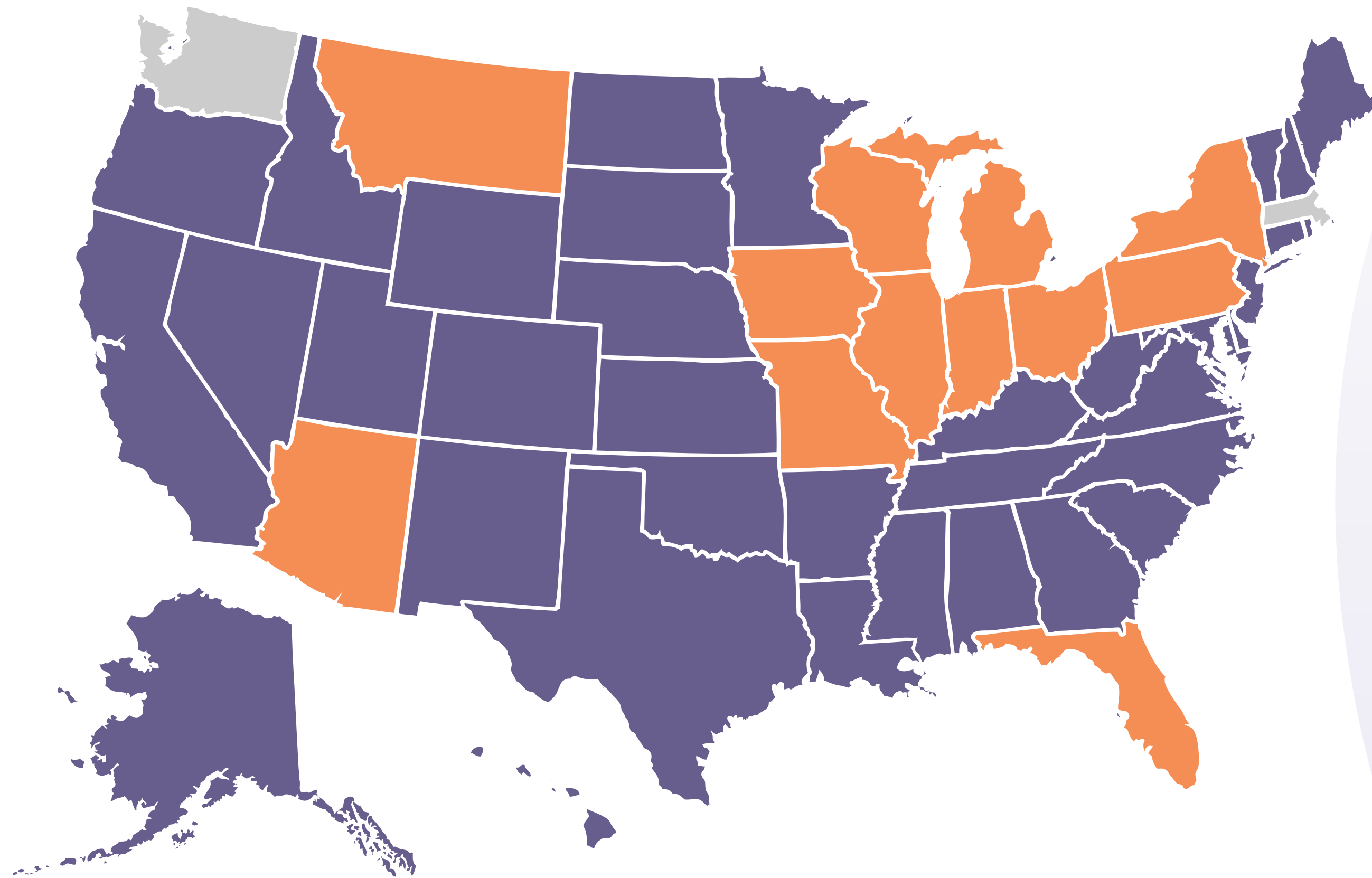
Trust us—if you can drive a car, you can do this!

- 1 Enter your information**
Tell us a bit about yourself. We need this information to give you an accurate and personalized quote! Instantly, the power of AI will display your vehicles.
- 2 Select your vehicles and drivers**
Review your information. Then select which vehicles and drivers in your household need to be covered in your quote.
- 3 Review your available discounts**
Are you a safe and/or experienced driver? These are just some ways you can save. We'll show what discounts are available to you.
- 4 Compare and review your online quotes**
Instantly, you'll get the best insurance quotes with three different levels of coverage (lowest price, best value, super coverage).
- 5 Purchase insurance or set up payments**
Select your quote and get covered instantly. You can purchase your auto insurance in full or set up a payment plan.

Strong Historical Revenue Growth



Meaningful Footprint



- Agent / Agency Presence
- Operating State

Executive Management Team



Ezra Beyman - CHAIRMAN + CEO

Mr. Beyman brings nearly three decades of entrepreneurial experience in real estate and ten years in insurance. His portfolio of commercial and residential properties at one point consisted of more than 40,000 residential units, as well as several insurance companies. In 1985, he founded his first mortgage brokerage, which rapidly grew into the third largest licensed mortgage brokerage in America by 2008. He also expanded to real estate acquisition, having grown his portfolio to over three billion dollars.



Yaakov Beyman - EXEC. VICE PRESIDENT - INSURANCE DIVISION

Mr. Beyman oversees the overall insurance operations of Reliance, including strategy and developing/implementing operational tools. He holds insurance licenses in most of the continental United States, and is involved heavily in marketing, maintaining state of the art technological models, financial management and distributions, and entity creation and maintenance.



Joel Markovits, CPA - CHIEF FINANCIAL OFFICER

Joel joined Reliance Global Group in June 2021, bringing over 12 years of financial and accounting experience in both the public and private sectors. Prior to joining Reliance Global Group, Joel was a senior manager at KPMG LLP from April 2015 through May 2021, where he led some of the larger and more complex audit engagements, including serving as lead audit senior manager on a global \$16 billion (annual revenues) enterprise reporting on both US GAAP and IFRS standards. He was also a data & analytics specialist and technology innovation leader at KPMG for its largest US Business Unit, overseeing the development and deployment of technological capabilities that enhance data analyses. Joel is a Certified Public Accountant in the State of New Jersey since November 2013.

Executive Management Team



Grant Barra - SENIOR VICE PRESIDENT OF OPERATIONS

Grant Barra is a seasoned entrepreneur and business leader who founded and led the Barra & Associates (Barra) organization as CEO. Known for his innovative strategies to drive results, he led Barra until its acquisition and rebranding to RELI Exchange (RELIx) by Reliance Global Group (Nasdaq: RELI) in 2022. Following this, Barra was appointed as the Senior Vice President of Operations at Reliance Global Group, where he now oversees operations, innovation, and growth.



Miriam Spitz - DIRECTOR OF TREASURY SERVICES

Miriam has been with Reliance Global Group since its inception and has been instrumental in overseeing \$3+ Billion of Real Estate holdings of Mr. Ezra Beyman.



Moshe Fishman - DIRECTOR OF INSURTECH AND OPERATIONS

Mr. Fishman brings a unique perspective to the insurance sales process. Prior to joining Reliance Global Group in 2021, he founded and operated successful insurance businesses, Fishman Insurance Agency and Tekeno Financial. When Mr. Fishman entered the insurance industry in 2014, he was a recognized guru in the travel industry, seeking to introduce technology to an industry that was slow to the adaptation of technology. A visionary in the InsurTech and FinTech space. Moshe applies his business-owner entrepreneurship and tech savviness to the operations of Reliance and is one of the driving talents of the RELI Exchange & 5MinuteInsure.com InsurTech platforms.

Field Leadership



Michael Dobek
Head of RELI exclusive
distribution network



Julie Blockey
Head of Group Distribution-
Government Contracts



Rick Emig
Head of Health Insurance
Distribution



Brandon Johnson
Head of Personal Lines,
Property, and Casualty
Distribution



John Fortman
Head of Commercial Property
Casualty Distribution

Investment Highlights

- Multi-billion-dollar market ripe for disruption
- Insurance industry less impacted by economic volatility
- Proven management team
- Steady organic growth
- Highly scalable business model
- Track record of accretive acquisitions
- Solid balance sheet

Questions?

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