

# The front door to the *retirement economy.*

A category-defining vanity number, a trusted senior-services ecosystem, and a customer relationship that can last decades — presented as a strategic valuation vision.

ILLUSTRATIVE LTV PER RELATIONSHIP

**\$15K–\$50K+**

Mature-platform estimate · not current results

## THE THESIS

# A memorable number isn't marketing. It's the *front door* to an ecosystem.

*If 1-800-MEDIGAP becomes the nationally recognized, trusted destination for Medicare and retirement guidance, the number becomes the entry point to a broad senior-services ecosystem.*

01

### Category-defining number

An easy-to-remember national vanity number that lowers acquisition cost through brand recognition.

02

### Trusted advisory

Guidance, not a single product — trust is essential for retirement and Medicare decisions.

03

### Decades-long relationships

A relationship formed at 65 can continue throughout retirement, compounding lifetime value.

# The vanity-number playbook — and a category with *far higher LTV*.

| COMPANY                                    | PRIMARY MARKET                                   | EST. CUSTOMER LTV               | COMPANY VALUE / MARKET CAP             | COMPETITIVE ADVANTAGE  |
|--|--|---------------------------------|--|--|
| <b>1-800-FLOWERS</b><br>(FLWS)             | Flowers & Gifts                                  | \$900–\$1,800                   | ~\$245 million                         | Generic category vanity number with decades of brand equity.   |
| <b>1-800-CONTACTS</b>                      | Vision Care                                      | \$4,000–\$8,000                 | ~\$1B+ (private history)               | Recurring purchases over decades make each customer highly valuable.   |
| <b>1-800-GOT-JUNK?</b>                     | Home Services                                    | \$1,500–\$4,000                 | Several hundred \$M (est.)             | Franchise model built around one memorable national number.  |
| <b>1-800-PetMeds</b><br>(PETS)             | Pet Pharmacy                                     | \$2,500–\$7,500                 | ~\$700–900 million                     | Long-term medication refills and strong retention.   |
| <b>★ 1-800-MEDIGAP</b><br>Strategic Vision | Medicare, Retirement, AgeTech & Senior Ecosystem | \$15,000–\$50,000+ illustrative | Potentially billions at national scale | National vanity number + trusted advisory, recurring insurance relationships, cross-selling, AI-assisted support & senior ecosystem. |

Figures for 1-800-MEDIGAP are illustrative estimates for a mature, national platform – not current operating results.

WHY THE LTV IS UNUSUALLY HIGH

# Flowers get delivered once. Retirement lasts *decades*.

Unlike flowers or junk removal, Medicare customers typically remain in the retirement ecosystem for 20+ years — creating opportunities to serve evolving needs over time.

TRADITIONAL VANITY NUMBER

## Months–Years

Often a one-time or occasional purchase. Limited cross-sell. Retention measured in months to several years.

★ 1-800-MEDIGAP VISION

## 20+ Years

The beginning of a long-term advisory relationship — extensive cross-sell across insurance, financial, healthcare & senior services.

THE ECOSYSTEM

# One trusted relationship. *28+ revenue opportunities.*

|   |  |  |   |
|---|--|--|---|
| <b>INSURANCE</b><br>Medicare Supplement (Medigap) | <b>INSURANCE</b><br>Medicare Advantage         | <b>INSURANCE</b><br>Part D Prescription Drug   | <b>ANCILLARY</b><br>Dental              |
| <b>ANCILLARY</b><br>Vision                        | <b>ANCILLARY</b><br>Hearing                    | <b>SUPPLEMENTAL</b><br>Hospital Indemnity      | <b>SUPPLEMENTAL</b><br>Cancer Insurance |
| <b>SUPPLEMENTAL</b><br>Critical Illness           | <b>LIFE</b><br>Final Expense                   | <b>LIFE</b><br>Life Insurance                  | <b>PLANNING</b><br>Long-Term Care       |
| <b>FINANCIAL</b><br>Annuities                     | <b>FINANCIAL</b><br>Retirement Income Planning | <b>REFERRAL</b><br>Financial Planning          | <b>REFERRAL</b><br>Estate Planning      |
| <b>REFERRAL</b><br>Tax Planning                   | <b>HOME EQUITY</b><br>Reverse Mortgages        | <b>CARE</b><br>Home Health Services            | <b>CARE</b><br>Caregiver Services       |
| <b>AGETECH</b><br>Senior Technology               | <b>AGETECH</b><br>Telehealth                   | <b>AGETECH</b><br>Medical Alert Systems        | <b>PRODUCTS</b><br>Mobility Products    |
| <b>PRODUCTS</b><br>Pharmacy Services              | <b>PROTECTION</b><br>Travel Insurance          | <b>PROTECTION</b><br>Identity Theft Protection | <b>LEGACY</b><br>Legacy Planning        |

STRATEGIC COMPARISON

# A structurally *different* business model.

| CHARACTERISTIC            | TRADITIONAL VANITY NUMBER    | 1-800-MEDIGAP VISION   |
|---------------------------|------------------------------|--|
| <b>Initial Purchase</b>   | Often one-time or occasional | <b>Beginning of a long-term advisory relationship</b>                          |
| <b>Customer Retention</b> | Months to several years      | <b>Often 20+ years</b>   |
| <b>Cross-Sell</b>         | Limited                      | <b>Extensive across insurance, financial, healthcare &amp; senior services</b> |
| <b>Brand Trust</b>        | Important                    | <b>Essential — particularly for retirement decisions</b>                       |
| <b>AI Opportunity</b>     | Moderate                     | <b>High — personalized guidance, reminders, education &amp; navigation</b>     |
| <b>Data Value</b>         | Moderate                     | <b>High, with appropriate consent &amp; privacy protections</b>                |
| <b>Referral Potential</b> | Moderate                     | <b>High — via family, caregivers &amp; professional advisors</b>               |

WHY THIS CATEGORY IS DIFFERENT

# The moat compounds with *trust, AI & referrals.*

01

## Lower acquisition cost

A category-defining number drives inbound demand and brand recognition, reducing CAC over time.

02

## Higher lifetime value

Recurring insurance relationships + cross-sell across a 20+ year retirement horizon.

03

## AI-assisted guidance

Personalized education, reminders & navigation deepen retention and expand share of wallet.

04

## Trusted destination

Trust is the currency of retirement decisions — and it's hard for competitors to replicate.

05

## Referral flywheel

Family members, caregivers & professional advisors drive high-quality, low-cost referrals.

06

## Ecosystem, not a product

The front door to a broad senior-services ecosystem supports a substantially larger enterprise.

## THE VALUATION VISION

### POTENTIAL ENTERPRISE VALUE, EXECUTED AT NATIONAL SCALE

# Measured in *Billions*

A category-defining vanity number combined with a long-lived customer relationship creates a model with characteristics investors often value highly — higher LTV, lower CAC through brand recognition, and a substantially larger enterprise than a single-product business.

↑ Lifetime Value

↓ Acquisition Cost

Recurring Relationships

Cross-Sell Depth

AI & Data Leverage

Referral Flywheel

# Own the front door to the *retirement economy*.

**1-800-MEDIGAP** · [ add investor-relations email & website ]