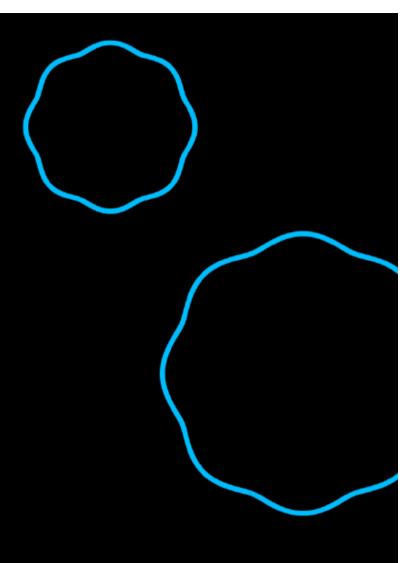


# MoneyLion: Global All Hands



December 10, 2024

**OUR MISSION:** 

# TO GIVE EVERYONE THE POWER TO MAKE THEIR BEST FINANCIAL DECISIONS.

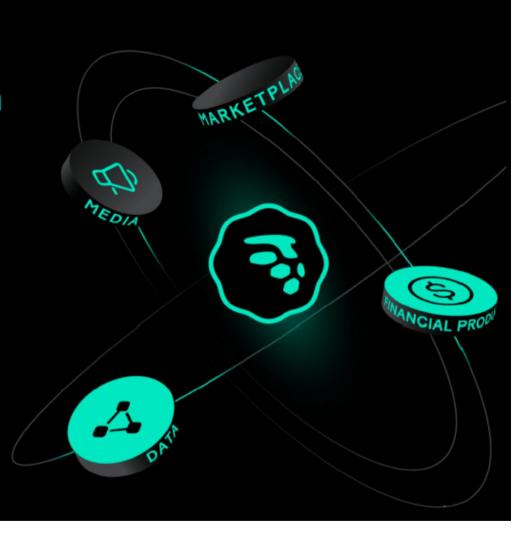


MONEYLION
The first Digital Ecosystem
for Consumer Finance

VISION

Number 1 destination

for financial decisions
within 3 years





# MONEYLION TO JOIN GEN FAMILY

Today, Gen announced a definitive agreement to acquire MoneyLion!

- → Gen Digital Inc. (NASDAQ: GEN) is a global leader in digital identity protection and cybersecurity with iconic brands like LifeLock, Norton, and Avast
- → By joining the Gen Digital family, we will bring the MoneyLion, Engine, and Malka businesses to new heights by both augmenting our platform offerings with Gen's market-leading products, and distributing our leading consumer finance offerings to Gen's tens of millions of highly-engaged users in the US.



















# WHO IS GEN?

Gen is a family of trusted brands built for the next generation of digital life.



#### **Family of brands**

The consumer brands who make us uniquely powerful as leaders in Cyber Safety: Norton, Avast, LifeLock, Avira, AVG, ReputationDefender & CCleaner



#### ✓ norton

#1 top of mind Cyber Safety brand globally

#### Avast

Award-winning free antivirus solutions for everyone

#### ✓ LifeLock:

Most recognised U.S. brand for identity theft protection

#### & Avirar

A true pioneer of free online security

#### E AVC

Software protection for families and individuals

#### ₹ SIFESHE

#1 trusted name in online reputation management

#### CCleaner Contract

A market leader in system optimization software

~500 M global users

countries in which we operate

Dual Headquarters in Tempe, Arizona, United States and Prague, Czech Republic



# Transaction overview

Transaction structure

**\$82** / share (Cash)

\$23 / share (CVR) (1)

Contingent Value Right ("CVR") issuable at closing and payable in Gen shares (issuable based on an assumed share price of \$30.48) if Gen 30 consecutive trading day average volume-weighted average share price reaches \$37.50 during the period from December 10, 2024 through the 24-month period after the transaction close.



## Financial impact

- Estimated cash payment at close of ~\$1B
- Estimated purchase price at 9-11x NTM EBITDA<sup>(2)</sup> before synergies
- Accretive to Non-GAAP EPS
- Reinforces Gen's long-term financial model
- Gen re-affirms commitment of net leverage <3x EBITDA<sup>(3)</sup> by FY27

### Approvals & timing

- Unanimously approved by the Boards of Directors of both Gen and MoneyLion
- Subject to approval by MoneyLion shareholders
- Expected to close in H1 Gen FY26, subject to regulatory approvals and other customary closing conditions

<sup>(1)</sup> For additional details, please consult the Merger Agreement (including the form of CVR attached thereto)

<sup>(2)</sup> EBITDA based on street consensus (FactSet), multiple based on cash value and cash + \$23 CVR face value

<sup>(3)</sup> Using Covenant Debt EBITDA (Non-GAAP)

# A NATURAL NEXT STEP IN OUR PRODUCT

















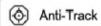




















#### Protect my identity and finances













# Manage and grow my finances















## SYNERGIES TO ACHIEVE OUR FULL POTENTIAL

- → Access to Scale: Gen's vast user base provides new distribution and marketing opportunities for the MoneyLion consumer and enterprise platform, allowing us to tap into a broader audience across the full credit and financial spectrum.
- → Deeper Consumer Value: By integrating Gen's digital identity protection with our financial solutions, we'll offer an unparalleled one-stop destination for managing finances, safeguarding data, and protecting identities. This is a continuation of our efforts to deliver world-class enterprise products (like MoneyLion Checkout) to enhance the financial ecosystem.
- → Expanding Beyond Finance: Joining Gen positions MoneyLion in both digital finance and cyber safety, broadening our addressable market to over \$50B and unlocking new paths for long-term success.
- → Global Leverage: The combined strength of Gen and MoneyLion's teams positions us to deliver world-class solutions to people around the world at an accelerated rate.
- → Shared Purpose: Gen's purpose of "Powering Digital Freedom" aligns seamlessly with our values, making this a natural fit.

MoneyLion

# Thank you

