



NYSE American: OTH
Investor Presentation | February 2026



FORWARD-LOOKING STATEMENTS

THIS COMMUNICATION CONTAINS FORWARD-LOOKING STATEMENTS REGARDING OFF THE HOOK YS INC. (“OTH,” “WE,” “US,” “COMPANY”), INCLUDING, THE ANTICIPATED TIMING OF STUDIES AND THE RESULTS AND BENEFITS THEREOF. YOU CAN GENERALLY IDENTIFY FORWARD-LOOKING STATEMENTS BY THE USE OF FORWARD-LOOKING TERMINOLOGY SUCH AS “ANTICIPATE,” “BELIEVE,” “CONTINUE,” “COULD,” “ESTIMATE,” “EXPECT,” “EXPLORE,” “EVALUATE,” “INTEND,” “MAY,” “MIGHT,” “PLAN,” “POTENTIAL,” “PREDICT,” “PROJECT,” “SEEK,” “SHOULD,” OR “WILL,” OR THE NEGATIVE THEREOF OR OTHER VARIATIONS THEREON OR COMPARABLE TERMINOLOGY. THESE FORWARD-LOOKING STATEMENTS ARE BASED ON EACH OF THE COMPANY’S CURRENT PLANS, OBJECTIVES, ESTIMATES, EXPECTATIONS, AND INTENTIONS AND INHERENTLY INVOLVE SIGNIFICANT RISKS AND UNCERTAINTIES, MANY OF WHICH ARE BEYOND OTH’ CONTROL. ACTUAL RESULTS AND THE TIMING OF EVENTS COULD DIFFER MATERIALLY FROM THOSE ANTICIPATED IN SUCH FORWARD-LOOKING STATEMENTS AS A RESULT OF THESE RISKS AND UNCERTAINTIES AND OTHER RISKS AND UNCERTAINTIES AFFECTING OTH, INCLUDING THOSE DESCRIBED FROM TIME TO TIME UNDER THE CAPTION “RISK FACTORS” AND ELSEWHERE IN OTH SECURITIES AND EXCHANGE COMMISSION (SEC) FILINGS AND REPORTS, AND FUTURE FILINGS AND REPORTS BY OTH. MOREOVER, OTHER RISKS AND UNCERTAINTIES OF WHICH THE COMBINED COMPANY IS NOT CURRENTLY AWARE MAY ALSO AFFECT EACH OF THE COMPANIES’ FORWARD-LOOKING STATEMENTS AND MAY CAUSE ACTUAL RESULTS AND THE TIMING OF EVENTS TO DIFFER MATERIALLY FROM THOSE ANTICIPATED. INVESTORS ARE CAUTIONED THAT FORWARD-LOOKING STATEMENTS ARE NOT GUARANTEES OF FUTURE PERFORMANCE. THE FORWARD-LOOKING STATEMENTS MADE IN THIS COMMUNICATION ARE MADE ONLY AS OF THE DATE HEREOF OR AS OF THE DATES INDICATED IN THE FORWARD-LOOKING STATEMENTS AND REFLECT THE VIEWS STATED THEREIN REGARDING FUTURE EVENTS AT SUCH DATES, EVEN IF THEY ARE SUBSEQUENTLY MADE AVAILABLE BY OTH ON ITS WEBSITE OR OTHERWISE. OTH UNDERTAKES NO OBLIGATION TO UPDATE OR SUPPLEMENT ANY FORWARD-LOOKING STATEMENTS TO REFLECT ACTUAL RESULTS, NEW INFORMATION, FUTURE EVENTS, CHANGES IN ITS EXPECTATIONS, OR OTHER CIRCUMSTANCES THAT EXIST AFTER THE DATE ON WHICH THE FORWARD-LOOKING STATEMENTS WERE MADE.

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OUR BUSINESS

Off The Hook Yacht Sales (“OTH”)

Through proprietary AI-powered technology, OTH is transforming how pre-owned boats are bought, sold, and financed within the \$10+ billion U.S. used boat market. Operating as a market maker, OTH drives transaction velocity, pricing discipline, and capital efficiency through an integrated platform spanning acquisition, brokerage, auctions, and financing. The model converts a fragmented, low-turn retail category into a high-velocity liquidity engine



OVERVIEW

Scaled Platform Driving Transaction Velocity and Profitability

~\$100M

Revenues & Profitable

3,500+

Transactions

29M

Social Media Impressions

\$100M+

Annual Boat Purchases

5X

Inventory Turnover



Consistently ranked as a Top 100 Dealer in the USA by Boating Industry.

\$120M

Annual Loan Volume

400+

Loans Annually



On Inc. 500's list of the 5000 fastest growing companies in the U.S. for 3 consecutive years.



No. 1274 (2018), No. 407 (2017), No. 594 (2016)

MASSIVE MARKET PRIMED FOR MODERNIZATION

Annual Statistics U.S. Market

~\$57B

Total marine sales including new and used boats, marine products and services

78%

Of all boat sales are used boats

~1M

Used boats sold annually

\$10B+

Total used boat sales

The Market is Starving for Efficiency

The biggest problem in the boating world is how inefficient it is to buy or sell a used boat.

- Unclear what a boat is worth
- Difficult for boat owners to sell quickly without sacrificing value
- Hard for sellers to get competitive offers
- Hard for buyers to get structured financing

USED BOATS ARE MORE PROFITABLE

Business model is centered around used inventory, which is more profitable, controllable, and scalable than new boat sales

We are a market maker for used boats



- **Faster turns of 4–5x per year** vs. just 1–2x for traditional dealers, high turns reduces risk
- **No OEM constraints: No territories, quotas for orders, or pricing controls**
- **Consumer-led demand:** Buyers value condition, price, availability more than newness
- **Control drives margins:** Full-cycle from acquisition to resale, maximizes profitability

The Marine Data Flywheel

Data Engine

- Proprietary transaction & appraisal dataset
- AI-driven real-time valuations
- Continuous learning improves pricing precision



Monetization

- Financing & insurance spreads
- Premium reports & data licensing
- Advertising & supplier partnerships
- Inspections & ancillary services

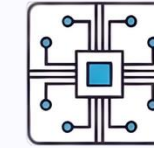
More data --> Better Pricing --> Higher Velocity --> Stronger Margins --> More data

Vertically Integrated Business Model

OTH portfolio companies operate synergistically, each entity supporting the others to maximize efficiency and effectiveness.

COMPANY	DESCRIPTION
Off The Hook Yacht Sales	Yacht/Boat Dealership
NextBoat AI	Proprietary tech platform for CRM, data storage, and analysis, enhancing efficiency and decision-making
OTH Yacht Services	Provides high-quality maintenance, repair, and support services
WeBuyBoats.com	Wholesale lead generating website
Azure Funding ("Azure")	Recreational loan broker and lender providing financing solutions for individuals, dealerships, and brokerages
Marine Asset Recovery	Repossession company

AI + DATA ADVANTAGE: TOOLS THAT TRANSFORM MARINE SALES



Our proprietary tech stack, powered by AI, drives decision-making across pricing, inventory, outreach, and auctions—making our sales process faster, smarter, and more accurate.

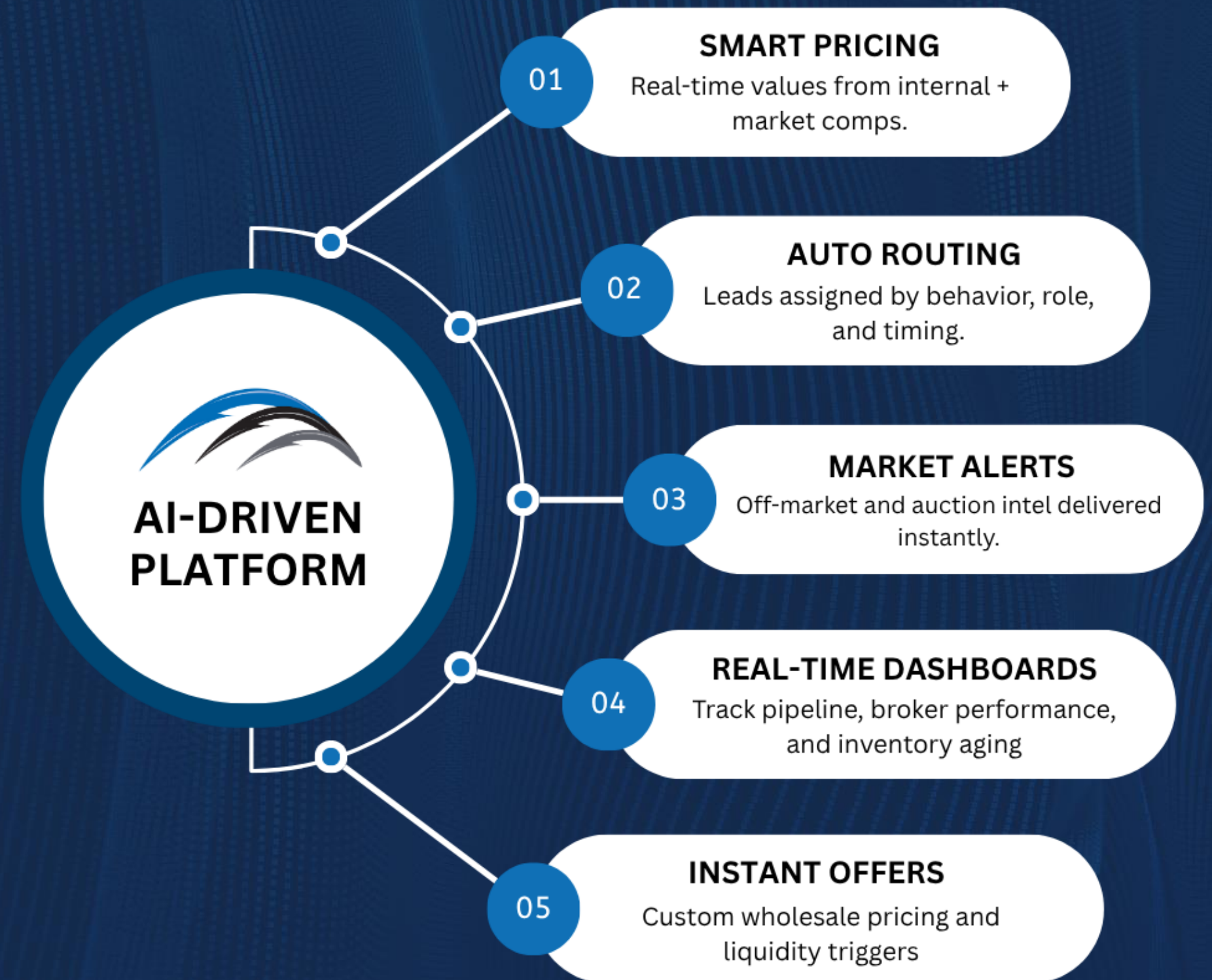
Proprietary data gathered over 15 years:

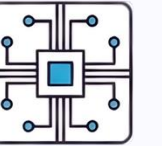
10K+
Vessel Bids

3,500+
Transactions

70K+
Buyer / Seller Leads

AI-Driven Platform: Patent Pending





OTH's AI platform does more than automate workflows – it directly enhances unit economics and defensibility

Pricing Discipline

- Real-time valuation reduces acquisition risk
- Improves gross margin consistency
- Limits aged inventory exposure

Transaction Velocity

- Intelligent lead routing increases conversion rates
- Instant offers accelerate deal flow
- Integrated financing improves close probability

Defensible Data Moat

- Every transaction improves model accuracy
- Increasing pricing precision strengthens user trust
- Platform scale compounds competitive advantage

More transactions --> Better data --> Stronger pricing --> Higher Margins --> Greater scale

END-TO-END PLATFORM MODERNIZES MARINE SALES

OTH's digital auction platform connects intake, pricing, financing, and closing into a single workflow – reducing cycle time and increasing monetization per transactions

1. Multi-Channel Inventory Intake

Direct-to-customer sourcing, repossessions, and broker submissions provide diversified deal flow and pricing advantage

2. AI-Assisted Lising and Pricing

Data-driven reserve setting improves pricing discipline and reduces margin volatility

3. Real-Time Competitive Bidding

7-, 14-, or 21-day auctions accelerate price discovery and increase inventory turnover

4. Integrated Financing

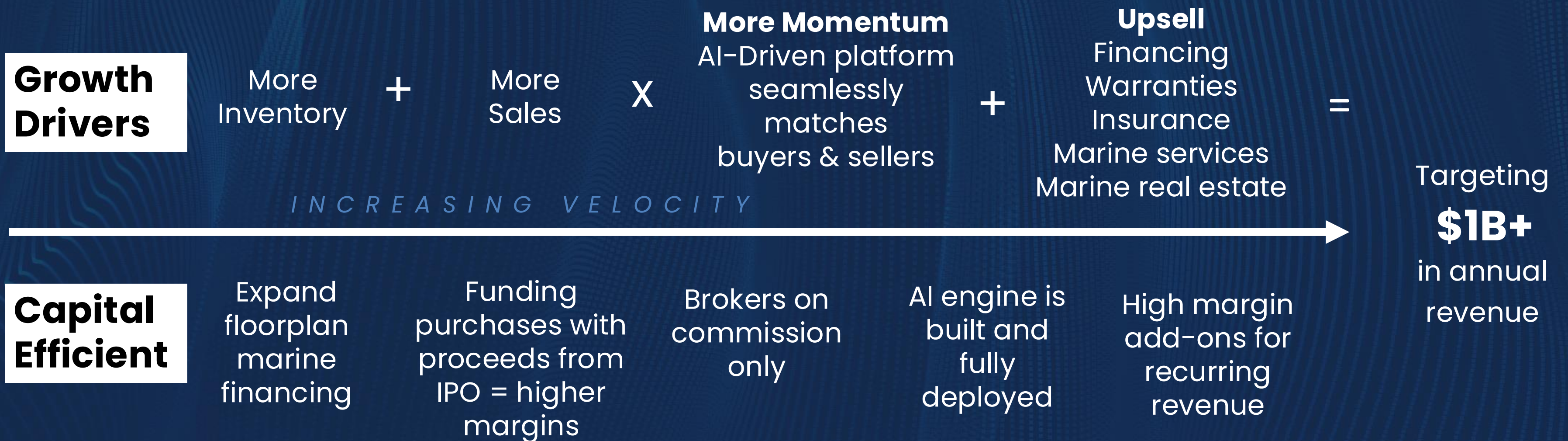
Instant pre-approval through Azure Funding increases close rates and captures high-margin financing, warranty, and insurance revenue streams

5. End-to-End Close

Funding, title transfer, and logistics managed internally – no handoffs, no leakage



SET TO SCALE: CAPITAL EFFICIENT GROWTH, FAST ROI



Marina acquisitions serve as sales and service centers, customer acquisition, inventory acquisition

Financing, warranty, insurance sales and storage savings

Accelerated demand expected driven by new tax code, Section 179 for depreciation

Mass Broker Recruitment

OTH has a unique national program designed to attract and retain the best talent in marine sales.

WHY BROKERS JOIN OTH

- **Lead Flow Advantage:** Even with limited capital, OTH receives 200+ seller liquidation inquiries weekly
- **Post-IPO Growth:** Plan to 20× this pipeline → unmatched opportunity for brokers
- **Unique Edge:**
 - Ability to buy boats – any broker can just list a boat
 - Ability to take trades → more reasons for sellers to list with us
 - Azure Funding partnership → flexible credit solutions (30–50% down)
 - Stock incentives for high-performing brokers

VISION FOR SCALE

- Build the largest commission-only broker/wholesaler network in the U.S.
- Thousands of brokers nationwide within 5 years
- Powered by OTH Operating System, valuation tools, and support team to help source inventory, buy, list, or auction



BROKER RECRUITMENT: TEAM BASED OVERRIDE PROGRAM

MANAGING BROKER

(YOU)

Must Earn \$25k/Quarter to Qualify

TIER 1: DIRECT RECRUITS

7.5% OVERRIDE

- Hired by You

TIER 2: INDIRECT RECRUITS

3% OVERRIDE

- Hired by Tier 1

TIER 3: EXTENDED TEAM

1.5% OVERRIDE

- Hired by Tier 2

TIER 4: DEPTH LAYER

1% OVERRIDE

- Hired by Tier 3

TIER 5: FOUNDATION

0.5% OVERRIDE

- Hired by Tier 4

No Deal in the First 90 Days or Under \$30k/Year = Termination

HIRING & TRAINING RULES

- Full-Time Only; No Part-Time
- Must Close 1 Deal in First 90 Days
- Recruiter Responsible for Training

PRODUCTION REQUIREMENTS

- \$15K Net By Broker/Quarter (Min)
- Under \$15k = NO OVERRIDE (For That Broker)

OVERRIDE QUALIFICATION

- \$25k Net/Quarter by Manager
 - No Quota = No Override

Lead Flow

A newly developed way to maximize every opportunity:

Private Sellers > WeBuyBoats.com > OTH

1. First, capture the seller's timeframe, goals, and motivation
2. Then, route them to the best-fitting option:
 - **Wholesale:** Immediate sale (fast cash)
 - **Brokerage:** Maximize value, longer timeline
 - **Auction:** Real-time bidding, competitive offers

Dealers → OTH

- Submit aging inventory or trades into OTH portal
- Get instant offers, added to follow-up list
- Ability to reactivate expired leads if customers come back later

Evolution of Lead Handling

- **Old Way:** One path only → wholesale
- **New Way:** Multiple solutions → buy it, list it, or auction it
- **Result:** Far higher conversion, no wasted leads

Financing Overlay

- Every lead is offered **Azure Funding** services to increase close rates

MARKETING

A multi-channel strategy to drive demand and capture sellers & buyers across the marine ecosystem.

DIGITAL CHANNELS

- Google Ads
- SEO
- Social Media
- Partnerships with digital influencers

TRADITIONAL MEDIA

- Billboards
- TV Commercials
- Major Boat Show Presence

TARGETED OUTREACH

- Email lists with dealers, brokers, RV dealers
- Partnerships with industry players to source motivated sellers

Objective: Build brand dominance and funnel motivated sellers directly into OTH platforms.

Highlights and Catalysts

Investment Highlights

High-Velocity Liquidity Model

- ~5x inventory turnover vs. 1-2x industry norms
- Market maker positioning in \$10B+ U.S. used boat market
- Embedded margin at acquisition

Integrated Margin Expansion

- Financing, warranty, and insurance revenue layered onto transaction
- ~\$110M annual loan volume enhances recurring income
- Scalable platform with operating leverage

Defensible Data & AI Advantage

- 15+ years of proprietary transaction data
- Real-time valuation engine improves pricing precision
- Network effects strengthen competitive moat

Near-Term Catalysts

Revenue Scaling

- FY2026 revenue guidance of \$140-\$145M
- Continued inventory growth following expanded floorplan capacity

Margin Expansion

- Increasing financing and warranty attachment rates
- Higher transaction velocity improving ROIC

Platform Expansion

- Geographic expansion (Great Lakes and beyond)
- Growth of Autograph Yacht Group (luxury segment)
- Strategic partnerships and dealer recruitment

Capital Markets

- Increased institutional awareness
- Potential valuation re-rating as scale and earnings expand

Apex Marine Group Expansion

OTH is expanding its South Florida service and infrastructure footprint through the addition of Apex Marine Group of Companies (“Apex”).

Strategic Importance

- Adds five strategically located South Florida facilities
- Expands in-house service capacity
- Enhances operational control across the platform
- Supports OTH’s vertically integrated marine strategy

Platform Benefits

- Reduces reliance on third-party service providers
- Supports faster inventory processing timelines
- Creates opportunity to internalize customer financing through Azure
- Strengthens service coverage in a core marine corridor



Geographic Footprint

The Apex acquisition adds five South Florida locations:

1. Stuart
2. Palm Beach
3. Haulover (Miami)
4. Miami
5. Ocean Reef Club (Key Largo)

EXECUTIVE LEADERSHIP

JASON RUEGG

**PRESIDENT AND FOUNDER;
CHAIRMAN OF THE BOARD**

- Founder of Off The Hook Yachts in 2012, leading its growth into a nationally recognized marine business
- 12+ years of leadership experience across all facets of the marine industry

BRIAN JOHN

**CHIEF EXECUTIVE OFFICER;
DIRECTOR**

- 25+ years of global investment and advisory experience across healthcare, consumer, and emerging growth sectors
- Founder of Caro Partners, advising early-stage and high-growth companies
- Held CEO roles at multiple NASDAQ-listed companies, including Jupiter Wellness, SRM Entertainment, and JWAC
- Currently serves as Executive Chairman of Caring Brands

ANDREW SIMMONS

**EXECUTIVE VICE PRESIDENT;
DIRECTOR**

- Nearly two decades of sales and marketing leadership in the marine and automotive industries
- Founder of American Yacht Group, establishing a strong presence in the premium yacht market
- Brings proven experience in scaling customer acquisition and dealer relationships

Recent Press Releases

Expansion into the Great Lakes

Expanded into the Great Lakes through a strategic partnership with Jefferson Beach Yacht Sales, extending OTH's national footprint..

Article: [***OTH Press Release***](#)

Expanded Inventory Financing

Expanded inventory floorplan capacity to \$60M, more than doubling pre-IPO levels to support accelerated inventory growth and transaction activity.

Article: [***OTH Press Release***](#)

Apex Acquisition

Agreement signed to acquire Apex Marine Group, adding five strategically positioned South Florida marine service and infrastructure locations to support OTH's vertically integrated platform.

Article: [***OTH Press Release***](#)

Partnership with flyExclusive

Launched a nationwide dealer incentive program with FLYX to increase inventory intake, deepen dealer engagement, and accelerate transaction volume.

Article: [***OTH Press Release***](#)

Luxury Market Momentum

Autograph Yacht Group reported strong Q4 2025 momentum, reinforcing OTH's growing presence in the premium and super-yacht segment..

Article: [***OTH Press Release***](#)

Earnings & Operating Updates

Reported third-quarter financial and operating results, reflecting continued scale across transactions, inventory turnover, and platform utilization.

Articles: [***OTH Press Release***](#)

APPENDIX

STATEMENT OF OPERATIONS

	Year Ended December 31, 2023	Year Ended December 31, 2024	9 Months Ended September 30, 2024	9 Months Ended September 30, 2025
Revenue	91,839,555	\$98,995,562	69,225,871	82,592,188
Cost of Revenue	(82,693,017)	(90,214,652)	(62,296,256)	(74,218,978)
Gross Profit	9,146,538	8,780,910	6,929,615	8,373,210
Total Operating Expenses	(6,108,249)	(6,096,987)	(4,324,175)	(6,129,712)
Income from Operations	3,038,289	2,683,923	2,605,440	2,243,498
Other Income (Expense), net	(67,837)	(69,778)	272,672	150,323
Interest Expense, net	(1,674,949)	(1,622,461)	(1,205,638)	(1,616,872)
Net Income	1,295,503	991,684	1,672,474	776,949

EXECUTIVE LEADERSHIP

CHAD CORBIN

CHIEF FINANCIAL OFFICER

- Nearly 15 years of experience in financial leadership, with a focus on accounting, finance, and operations
- Previously served as CFO at Filmworks International and Manufacturing Methods
- Holds both an MBA and a BS in Accounting and Finance from UNC Wilmington

BLAKE PHILLIPS

CHIEF OPERATING OFFICER

- Extensive leadership experience in marine retail and dealership operations
- Served as General Manager of flagship MarineMax locations
- Spent 9 years in leadership positions with White River Marine Group, one of the largest boat manufacturers and retailers in the U.S.

KYLE GINTHNER

CHIEF MARKETING OFFICER

- Over 15 years of experience in the marine industry with a specialization in marketing and customer engagement
- Founded a marine marketing agency supporting top-tier brands and dealerships nationwide
- Brings expertise in digital strategy, brand positioning, and lead generation

CHRISTOPHER GALETA

IN-HOUSE COUNSEL

- Over 27 years of experience as a practicing attorney in Florida
- Founder of Christopher M. Galeta P.A. and Ocean View Title & Escrow, specializing in real estate and marine transactions
- Provides legal oversight and compliance guidance across all aspects of Off The Hook Yachts' operations

BUSINESS MODEL

Carvana for used boats

- Primary focus on used = higher margins, scalable
- Inventory via direct buys, auctions, repossessions, and trade-ins
- Digital-first model with AI-driven technology, data and online financing
- Vertical integration across acquisition, financing, and customer services

Element	Carvana (Auto)	OTH becoming "Boatvana"
Inventory Source	Direct Purchases + Trade-Ins	Direct Purchases + Trade-Ins + Dealer/Broker Liquidation Services
Pricing Engine	AI-Powered Valuation Tools	AI-Driven Valuation Engine
Buyer Financing	Carvana Financing Platform	Azure Funding
Sales Channels	100% Online	Online
Margin Strategy	Used-Focused	Used-Focused
Real Estate Footprint	Centralized Vending / Logistics Centers	Owned Marinas, Dry Stacks, Service Yards

BOARD OF DIRECTORS



MICHAEL KOSLOSKE
INDEPENDENT BOARD MEMBER

- Founder and former CEO of Health Insurance Innovations, which he led to a successful NASDAQ IPO in 2013
- Recognized as an Ernst & Young Entrepreneur of the Year Finalist in 2013
- Brings deep expertise in building and scaling publicly traded companies



JIM SEAGRAVE
INDEPENDENT BOARD MEMBER

- Founder, Chairman, and CEO of flyExclusive, one of the largest private aviation companies in the U.S.
- Founder of LGM Ventures and Seagrave Aviation, with extensive experience in aviation growth and operations
- Provides strategic leadership and operational insight to Off The Hook Yachts' board



MARY REYNOLDS
INDEPENDENT BOARD MEMBER

- More than 15 years of leadership experience in retail and commercial finance
- Currently VP, Director of Innovation & Operations at Ascend Bank
- Brings strong expertise in lending, operational strategy, and financial services



GEORGE JOUSMA
INDEPENDENT BOARD MEMBER

- Over 40 years of leadership in the Italian yacht industry
- Founder and CEO of Sanlorenzo of the Americas, a leader in luxury yacht sales and service
- Veteran executive with deep knowledge of international yacht brokerage and distribution