



Insurance brokerage for the digital age

Investor Presentation – February 2021

OTCQB: RELI

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.

First-in-Class Offering

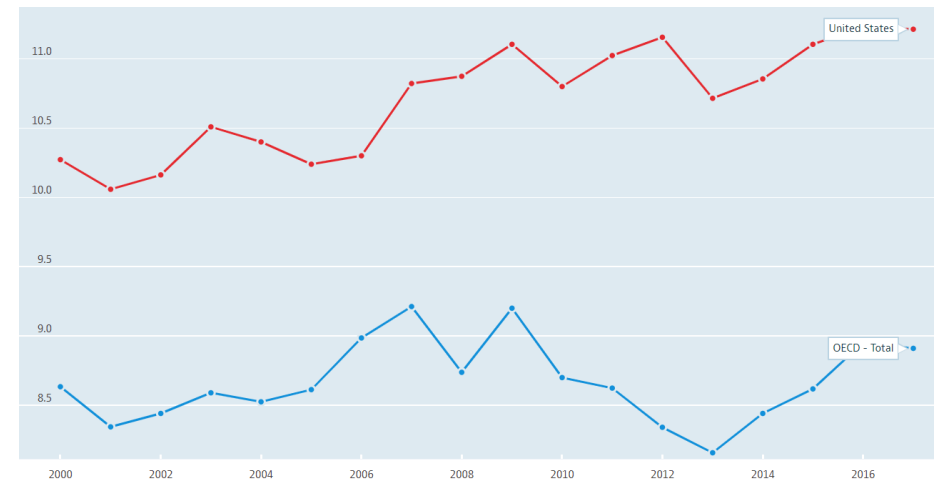


Combining traditional agency model with disruptive technologies

Insurance Agency Market

- Insurance agencies act as intermediaries between insurance carriers and consumers
- Unlike carriers, agencies do not bear insurance risk
- The U.S. insurance broker and agency industry generated revenue of \$164 billion in 2018
 - The market has grown steadily over the past 5 years due to macroeconomic growth, beneficial legislation, and positive trends within the insurance sector

Insurance spending (2000-2017: Global vs. U.S. Total, % of GDP)



Source: OECD

(Source: IBISWorld's *Insurance Brokers & Agencies Industry in the US*, December 2018)

Diverse and Growing Portfolio



Successful Insurance Agency Acquisitions

- In October 2018, announced first two acquisitions: **Employee Benefits Solutions** and **U.S. Benefits Alliance**
 - Michigan-based agencies specializing in the sale of health insurance products in the wholesale and retail industry
- In December 2018, acquired **Commercial Coverage Solutions, LLC**
 - Commercial property and casualty insurance company specializing in commercial trucking and transportation insurance
- In September 2019, transferred ownership of two agencies from Reliance Global Holdings, LLC, a private company affiliated with Reliance Global Group
 - **Southwestern Montana Insurance**, a group health insurance agency providing personal and commercial lines of insurance
 - **Fortman Insurance Agency, LLC**, an agency providing multiple lines of insurance in the property/casualty and life/health insurance sectors
- In September 2019, acquired **Altruis Benefit Consulting**
 - Serves customers throughout the entire State of Michigan, specializing in providing individual and group health insurance
- In September 2020, acquired the assets of **UIS Agency, LLC (UIS)**, a premier regional insurance agency serving the commercial transportation industry

Insurance Agency Acquisition Strategy

- Numerous acquisition targets within a highly fragmented market
 - Reliance's access to capital supports the growth of the acquired companies
- Ownership and management remain engaged
- Focus on acquiring growing and profitable businesses, for below-market prices
 - Ability to leverage cash flow of acquiree through low-cost debt financing and provide earnouts as part of consideration
- Economies of scale through first class technology infrastructure and national sales/marketing platform
 - Few insurance agencies have the size and scale to compete at a national level
- Management expertise in acquisitions, operations, and financial management

Digitizing 'Bricks & Mortar' Agencies

- Capitalizing on consumer shift to 'online'
 - More and more customers search for insurance online, but consumers prefer the personal touch of an agent
- Proprietary backend processing technology to support Reliance's agency business
- Strategy to acquire traditional 'offline' home and auto agencies, and utilize technology to more cost effectively service the acquired policies
- By implementing artificial intelligence, robotic process automation (RPA) and automatic shopping for best rates at renewals, Reliance can:
 - ✓ Dramatically reduce cost
 - ✓ Allow agents to focus on selling new policies,
 - ✓ Create a digitally empowered and scalable insurance agency model
- Ability to rapidly expand Reliance's agency network nationwide and drive margin expansion through the combination of digital backend and continued M&A of cash flow positive and accretive acquisitions

Nsure.com

- Strategic investment in Nsure.com - a licensed online insurance agency that utilizes state of the art digital technology; represents 30+ top-rated insurance companies
- Reliance has invested \$1.35M into Nsure.com

Here is what we learned about your home.

Please review carefully. Inaccurate data can have a negative impact on your rates and coverage.

YEAR BUILT 1996	SQUARE FOOTAGE 2772
CONSTRUCTION TYPE Concrete Block	ROOF TYPE Concrete Tile
ROOF SHAPE Hip	YEAR ROOF CONSTRUCTED/REPLACED 1996
FAMILY UNITS Single family	STORIES 1 Story
FLOOD ZONE C	SWIMMING POOL <input checked="" type="checkbox"/>

Back Continue

Basic Plan
FROM
\$416
FOR 12 MONTHS

Cabrillo Coastal	\$416 <small>For 12 months</small>
EDISON	\$497 <small>For 12 months</small>
FLORIDA PENINSULA	\$997 <small>For 12 months</small>

Dwelling	\$215,000
Other Structures	\$4,300
Personal Property	\$53,750
Loss of Use	\$21,500
Personal Liability	\$300,000
Medical Payments	\$1,000
Hurricane deductible	5%
All other perils deductible	\$2,500

Best Value
FROM
\$552
FOR 12 MONTHS

Cabrillo Coastal	\$552 <small>For 12 months</small>
EDISON	\$634 <small>For 12 months</small>
FLORIDA PENINSULA	\$745 <small>For 12 months</small>

Dwelling	\$226,000
Other Structures	\$22,600
Personal Property	\$113,000
Loss of Use	\$22,600
Personal Liability	\$300,000
Medical Payments	\$2,000
Hurricane deductible	2%
All other perils deductible	\$2,500

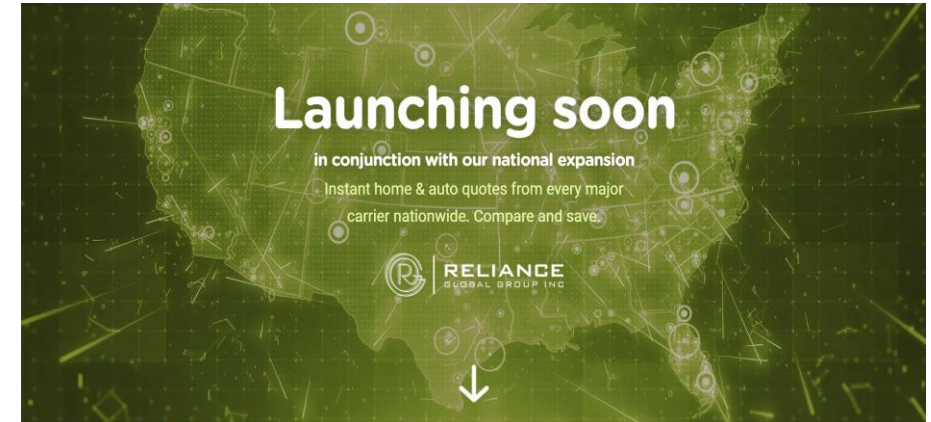
Expanded Plan
FROM
\$592
FOR 12 MONTHS

Cabrillo Coastal	\$592 <small>For 12 months</small>
EDISON	\$705 <small>For 12 months</small>
FLORIDA PENINSULA	\$1,244 <small>For 12 months</small>

Dwelling	\$296,000
Other Structures	\$23,600
Personal Property	\$118,000
Loss of Use	\$23,600
Personal Liability	\$300,000
Medical Payments	\$5,000
Hurricane deductible	2%
All other perils deductible	\$1,000

Driving **online traffic** to our agencies and affiliate agents

- ▶ 5minuteinsure.com will be utilized in conjunction with current and planned agency acquisitions, as well as affiliated agencies
- ▶ Today, there is growing competition among insurance agents to attract referrals from a limited pool of realtors, mortgage bankers, mortgage brokers, and auto dealers throughout the US
- ▶ 5minuteInsure.com is a new and proprietary tool being developed by Reliance Global Group to tap into the growing number of online shoppers to drive traffic to our insurance agents and affiliates
- ▶ 5minuteInsure.com utilizes artificial intelligence and data mining, to provide competitive insurance quotes within 5 minutes, with minimal data input



Over 100 Years of Combined Industry Experience

Ezra Beyman, Chairman & CEO, brings nearly three decades of entrepreneurial experience in real estate and fifteen 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.

Scott Korman, Director, serves as President of Nashone, Inc., a private equity firm, which he founded in 1984. In this role, Mr. Korman is involved in financial advisory, M&A, and general management assignments. He is a founder and Managing Member and CEO of Illumina Radiopharmaceuticals LLC, CEO of Red Mountain Medical Holdings, Inc. Mr. Korman previously served as Chairman of Da-Tech Corporation, a Pennsylvania based contract electronics manufacturer and as Chairman and CEO of Best Manufacturing Group LLC, a leading manufacturer and distributor of uniforms, napery, service apparel, and hospitality and healthcare textiles. Mr. Korman also served as President and CEO of Welsh Farms Inc., a full-service dairy processor and distributor of milk, ice cream mix and ice cream products.

Ben Fruchtweig, Director, brings decades of executive experience in accounting and financial services. He has served as Chief Comptroller/Financial Analyst at national financial services and investment companies. He received his NYS C.P.A license in 1987 and has worked at Deloitte Haskins and Sells and other leading accounting firms. Currently, Mr. Fruchtweig lectures on a variety of topics including business ethics. He also serves on a voluntary basis as a trustee of a non-profit private foundation, which serves to provide the needed financial support, services and guidance to qualifying individuals and families.

Over 100 Years of Combined Industry Experience

Sheldon Brickman, Director, has over 25 years of M&A advisory and business development experience, totaling more than \$40 billion in deal value. He has worked for numerous multibillion-dollar insurance carriers, including assignments for such companies as AIG, Aetna and National General. Sheldon has assisted international companies (UAE, UK, Asia and Latin America), start-up operations, and regional insurance carriers. Mr. Brickman's experience covers the property casualty and life/health markets, including working with insurance carriers, managing general agencies, wholesalers, retailers and third-party administrators.

Alex Blumenfrucht, CPA, Chief Financial Officer, Prior to joining Reliance, Mr. Blumenfrucht served as an Audit & Assurance Professional at Deloitte & Touche, LLP where he successfully led audit teams on both public and privately held corporations. He brings extensive experience in internal controls, financial analysis and reporting for both private and publicly traded companies.

Yaakov Beyman - Executive 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.



RELIANCE
GLOBAL GROUP INC

Thank you!

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