

HIGHLY PROFITABLE INSURANCE AGENCY SPECIALIZING IN TRAVEL HEALTH INSURANCE

Strong financial results over last 3 years reaching nearly \$1 million in revenue and 22% Adj. EBITDA margins. Unlimited growth opportunities selling to student travelers from abroad.

Investment Highlights

- Unparalleled growth opportunities lie in the duplication and expansion of current platform that served citizens in 78 different countries in 2024 - well beyond the \$8 million of historic production
- Well-built and user-friendly website brings in nearly 85% of production
- Strong earnings business model reaching Adj. EBITDA of 22%
- Company has built an efficient team and support model that can be replicated into future growth
- Well positioned white label product(s) and pricing against the current competition

Business Summary

Started in 2011, this Insurance Agency focuses on selling travel health insurance to students and scholars traveling to the United States. They have become a widely recognized leader in the travel health insurance and travel insurance markets. Successfully accomplished growth, expansion, and distribution of high-quality products. Prior to Covid, this platform generated nearly \$8 million in production – unlimited growth opportunities exist to far exceed historic production.

Financial Highlights

Revenue & Profitability Growth	2022	2023	2024	6/30/2025	P 2025	3 Yr Avg *
Revenue	\$ 886,780	\$ 938,679	\$ 996,137	\$ 421,618	\$1,100,000	\$1,011,605
% Revenue Growth	n/a	6%	6%	-15%	10%	-28%
Gross Profit	\$ 356,485	\$ 390,956	\$ 404,294	\$ 176,656	\$ 440,000	\$ 411,750
% of Revenue	40%	42%	41%	42%	40%	41%
Operating Income	\$ (117,318)	\$ 80,213	\$ 78,985	\$ 23,770	\$ 100,000	\$ 86,399
% of Revenue	-13%	9%	8%	6%	9%	9%
Adjusted EBITDA	\$ 101,030	\$ 204,373	\$ 215,399	\$ 94,561	\$ 245,000	\$ 221,591
% of Revenue	11%	22%	22%	22%	22%	22%
Policies in Force	1,301	1,529	1,700	1,680	1,800	1,676

* Includes P2025

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