

OTC Markets

Joining us today is Alex McDougall, the President and CEO of The FUTR Corporation that trades in our OTCQB venture market under the ticker FTRCF. The FUTR Corporation uses advanced AI and intelligent document processing to help consumers unlock the financial value of their personal information. The FUTR Act Agent app enables users to monetize their data and instantly access key documents and insights to save meaningful time and simplify everyday financial tasks. Alex, thanks so much for joining us today.

Alex McDougall

No problem. Thanks so much for having me. Appreciate it.

OTC Markets

Absolutely. So, to begin, talk about the evolution and origin story of AI and what led to FUTR's development.

Alex McDougall

Yeah, absolutely. We're in this boom of AI right now where everything is you know AI this and AI powered that. And now AI is a very old technology. And at its core, it can be quite simple. you know it's an It's an evolution of how computers do tasks in sequence and with a little bit of magic thrown in. But its roots go back all the way to the to the sixties and we've seen a lot of times AI is being used behind the scenes and, content algorithms, what you see, search engine optimization, and particularly in kind of the data-driven world from 2003 to now, a lot of times AI has been sort of used on you, what you're looking at what looks like a neutral screen or a neutral social media platform. And there's kind of these hidden AI algorithms that are happening behind the scenes of, okay, we know this about you. Let's sort of direct attention over here. And it really is only in the last couple of years that AI has sort of become front and center and come all the way to the surface with the advent of tools like ChatGPT and like Gemini and some of these more direct consumers facing AI. But you still have that sort of black box issue where you're not really sure what the underlying model is or what's happening with your data or any of those sides. So, it's this incredibly powerful tool that sort of evolves our web experience, and we have access to all this incredible knowledge and power using it. But we're still sort of in the color tugging. Do I trust this thing? Is this the right answer? What's happening behind the scenes era? And that really is sort of the genesis of FUTR is kind of taking the

data trail that you have, taking the data collection that you have, taking the important documents that you have and just taking all of that stuff that's floating around the Internet today in various portals and search engines and cookie profiles and banking portals and all of that stuff. putting it all in one place, making sure that the AI you're running on it is all using true data and well-sourced data and a comprehensive profile of data, and then actually delivering all those AI value propositions to you as the individual user using your data. So that's really the genesis of FUTR is to take what and AI has done, which is incredible, and make it self-sovereign, put you in charge of it and really put the consumer back in power and save them time and money really on a lot of the value propositions that they're using AI for today.

OTC Markets

So what would you say is your competitive advantage in the AI agency space?

Alex McDougall

So there's a ton of AI agents that have been rolling out and popping up, particularly over the last six months. FUTR really does three key things differently. So thing number one, FUTR acts. So a lot of agents can tell you things or perform simple tasks, book restaurants for you, things like that. FUTR can do complex financial tasks, find and bind your insurance, ingest your mortgage, recommend a optimized payment plan to save you hundreds of thousands in interest and actually make those payments on your behalf. If you're a renter, FUTR can identify your rental payments and report them to credit bureaus like Equifax to build out your credit. So it's this idea of, okay, great, telling me something is nice, doing it for me and being kind of, my quote, financial guy or my person that's really sort of taking that stress off me, that's a huge differentiator. The reason we can do that is what I was mentioning before, this idea of what we call high fidelity AI. Where it's AI based around zero party data that you've contributed, you validated, and you actually want in this knowledge pool. So our tech stack is differentiated from a ChatGPT that's built for billions. This is AI that's built for you. And the third key thing is most other data models are, hey, I'm opting into some terms and conditions. All my data goes over here, and somebody else monetizes it. You know, I get this shiny commoditized web service back in return. With FUTR, the model is different where every single piece of data that you put in, whether it is a PDF of an insurance policy, whether it's connecting on one of our partner groups and ingesting your wireless contract or something like that, or whether it's just engaging and asking questions or responding to questions or

anything like that, it all goes into your data profile to train this agent and you're getting rewarded and compensated for every piece of data that goes in there. And you can use those rewards to spend on cards. You can use them with partner services within the app. So, you're finally being brought right into the actual value chain of the agents and the update the data profile.

OTC Markets

Yeah, so expand a little bit more about your reward system and how it works for customers as well as brands.

Alex McDougall

So we have developed a really powerful reward system that basically for each piece of data goes through a data valuation algorithm. So, for the first time, we're actually valuing data on a piece by piece basis. And then you're ending up as the consumer accruing those what we call FUTR tokens into a wallet that's baked right into the agent. And so those tokens serve as the basis of the reward structure. On the flip side, when brands are engaging with you and when brands are interacting with our consumers, whether it is an insurance lead or a mortgage renewal lead or something on those sides. They're actually paying for those leads using the same tokens. So, there's this flow of commerce that drives this world-class lead generation engine that gives support for the actual value of those tokens. And so yeah users can use tokens, to pay for goods and services through our brand partners. So, you have to save money on insurance, to save money on fees around mortgages, to buy gift cards and things like that. and They're also able to take those rewards and actually spend them directly as cash. So, for the first time, be able to spend your data. That's an initiative that we're working on as well. So really making this data tangible, making the data rewards feel real and something that you can hold and have access to in real time. and ultimately making it all about what you're putting in and the value that you're getting back and being able to create those experiences using those rewards. On the flip side, from a brand perspective, if you're earning tokens from providing goods and services in in the in the application, Or if you're earning tokens from referring your users to connect the agent and connect the app and share data into it, you can also brands can also earn tokens that way. They can end up drastically reducing their cost of acquiring a customer. So, if they're basically referring their existing users onto the platform, earning tokens, and they can spend those tokens on brand new leads. So, you can end up with this almost zero cost of acquiring a customer model. That's really innovative and overseeing lots of traction through

various consumer verticals on that side.

OTC Markets

So what are some of your initiatives and partnerships that you anticipate for 2026?

Alex McDougall

So, the big place where we have a lot of traction right now is actually an auto loan optimization. So, showing up with a loan, being able to say, hey, this is the optimal way to pay it and connecting it to payment rails and saving users between three to five thousand bucks in interest. We signed an initiative to be able to expand that footprint quite significantly in late Q4, so we'll be rolling that out through Q1. We're also looking at expanding that functionality into the mortgage space, which is quite a bit larger, quite a bit more in depth and higher economics on that side as well. We're also looking, we signed a partnership through Q4 and are rolling it out through Q1 on the rent reporting side. So being able to work with some of the largest property management companies in Canada and expanding into the United States. and reporting those rents and helping our consumers and helping our users build out credit by doing the same things that they do already. So similar to what what built is doing in the US, being able to reward users for paying their rents and building out that credit. So, you're starting to see a lot of these kinds of good chunky core use cases come online through the agent and through the application, as this is really a FinTech or an agent powered FinTech solution. So you'll be starting to see a lot of those come online through Q1 and moving from where we have sort of is this existing consumer base of doing one thing, which is auto loan optimization today. You'll start to see a lot of the brand revenue coming online and an expansion of that core business model of payments optimization as well.

OTC Markets

The FUTR Corporation trades on the OTCQB venture market and is also traded on the TSXV. How does cross trading on the OTCQB market enhance your investor strategy here in the US?

Alex McDougall

Yeah, absolutely. We look at the US as a critical path, a place for us to expand. And we're constantly looking at our listing strategy and where to find the most

liquidity and where to find the proper investors who have the appropriate risk appetite for the type of company that that we've built here. So, we looked at OTCQB as a phenomenal first step to expand from the TSXV. It's something that is a little bit of a tried and true strategy for Canadian listed companies. All of our users are actually in the United States and a lot of our expansion plans are currently in the United States as well. So, it's completely natural that we would have a listing through the United States as well. And the OTCQB has been everything that we wanted it to be since we listed earlier this year, earlier in 2025 rather.

OTC Markets

Well, Alex, it's been a pleasure to speak with you. Thanks so much for joining us today.

Alex McDougall

Thank you, appreciate it.

OTC Markets

The FUTR Corporation trades under the symbol FTRCF on our OTCQB venture market.

**This is an autogenerated transcript and may contain typos.*