

Heart  Beam™

Total Heart Intelligence... Wherever You Are

ADVANCED CARDIAC INTELLIGENCE PLATFORM | 25 PATENTS | FDA CLEARED*

INVESTOR PRESENTATION April 2026

Heart  Beam

*FDA cleared for arrhythmia assessment only.

NASDAQ: BEAT

Disclaimer

This presentation contains forward-looking statements. All statements other than statements of historical fact contained in this presentation, including statements as to the Company's future results of operations and financial position, planned products and services, business strategy and plans and objectives of management for future operations, are forward-looking statements.

These statements involve known and unknown risks, uncertainties, assumptions and other factors that may cause the Company's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements.

In some cases, you can identify forward-looking statements by terms such as "may," "will," "should," "expects," "plans," "anticipates," "could," "intends," "target," "projects," "contemplates," "believes," "estimates," "aims," "predicts," "potential," "seeks," "attempts," "poised" or "continues" or the negative of these terms or other similar words. These statements are only predictions.

The Company has based these forward-looking statements largely on its current expectations and projections about future events and financial trends that it believes may affect its business, financial condition and results of operations. Also, these forward-looking statements represent the Company's estimates and assumptions only as of the date of this presentation. The Company assumes no obligation to update any forward-looking statements after the date of this presentation.

This presentation also contains estimates and other statistical data made by independent parties and by the Company relating to market size and growth and other industry data. This data involves several assumptions and limitations, and you are cautioned not to give undue weight to such estimates. The Company has not independently verified the statistical and other industry data generated by independent parties and contained in this presentation and, accordingly, it cannot guarantee their accuracy or completeness.

In addition, projections, assumptions and estimates of its future performance and the future performance of the industries in which it operates are necessarily subject to a high degree of uncertainty and risk due to a variety of factors. These and other factors could cause results to differ materially from those expressed in the estimates made by independent parties and by the Company. For additional risks and uncertainties that could impact the Company's forward-looking statements, please see disclosures contained in HeartBeam's public filings with the SEC, including the "Risk Factors" in HeartBeam's Annual Report on Form 10-K, and which may be viewed at www.sec.gov.

The HeartBeam System received FDA clearance for arrhythmia assessment in December 2024. The 12-Lead ECG synthesis software for arrhythmia assessment received FDA clearance in December 2025. Refer to the Company's Cleared Indications for Use at <https://www.heartbeam.com/indications> for details on the intended use of its technology.

A photograph of a hospital room. In the foreground, a gurney with a white sheet is positioned. To the left, a medical cart holds an ECG machine. The background shows a wall with various medical supplies, a trash can, and a counter with cabinets. A television is mounted on the wall.

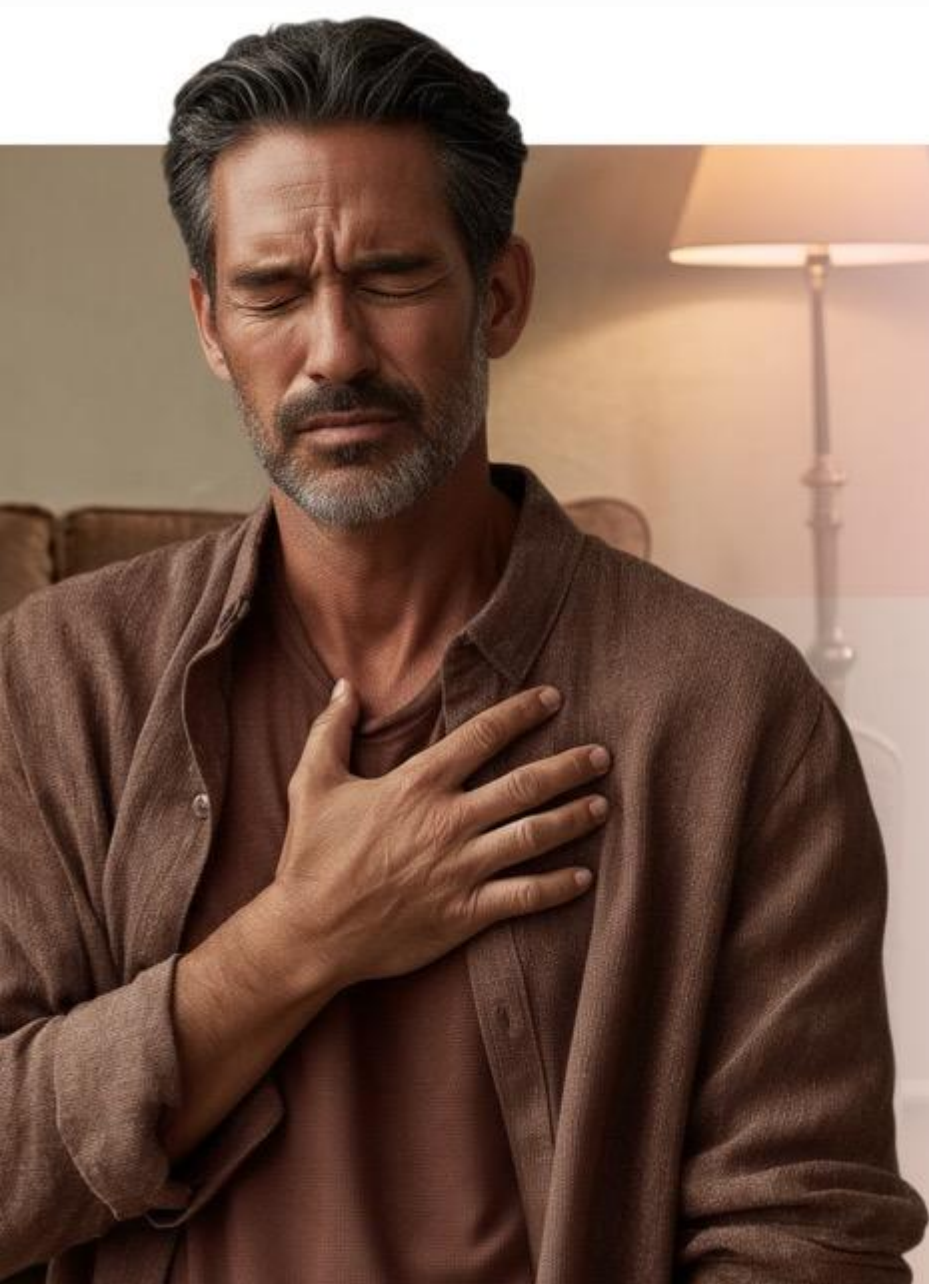
THE GAP IN CARDIAC DETECTION

Heart attack detection requires 12-Lead ECG data, which is primarily available in clinical settings.

Consumer and wearable ECG devices do not provide sufficient spatial orientation for ischemia detection. As a result, clinicians lack reliable data when symptoms occur outside the hospital.

Patient Delay is the Major Driver Behind the #1 Cause of Death

Treatment time in hospital is optimized. Patient delay happens before arrival.



Patients Delay 3+ Hours Before Taking Action

Uncertainty Delays Action

PATIENT OUTCOME

Every **30 Minute** Delay Increases:

8.7% ▲
Heart failure risk

7.5% ▲
1-year mortality

COSTLY COMPLICATIONS

Heart failure drives:

\$30,000 annual cost per patient

5-year avg. life expectancy

Decision to call 911

Treatment Time is Optimized Once the Patient Reaches the Hospital

Rapid 12-Lead ECG in guidelines



Rapid EMS activation and transport



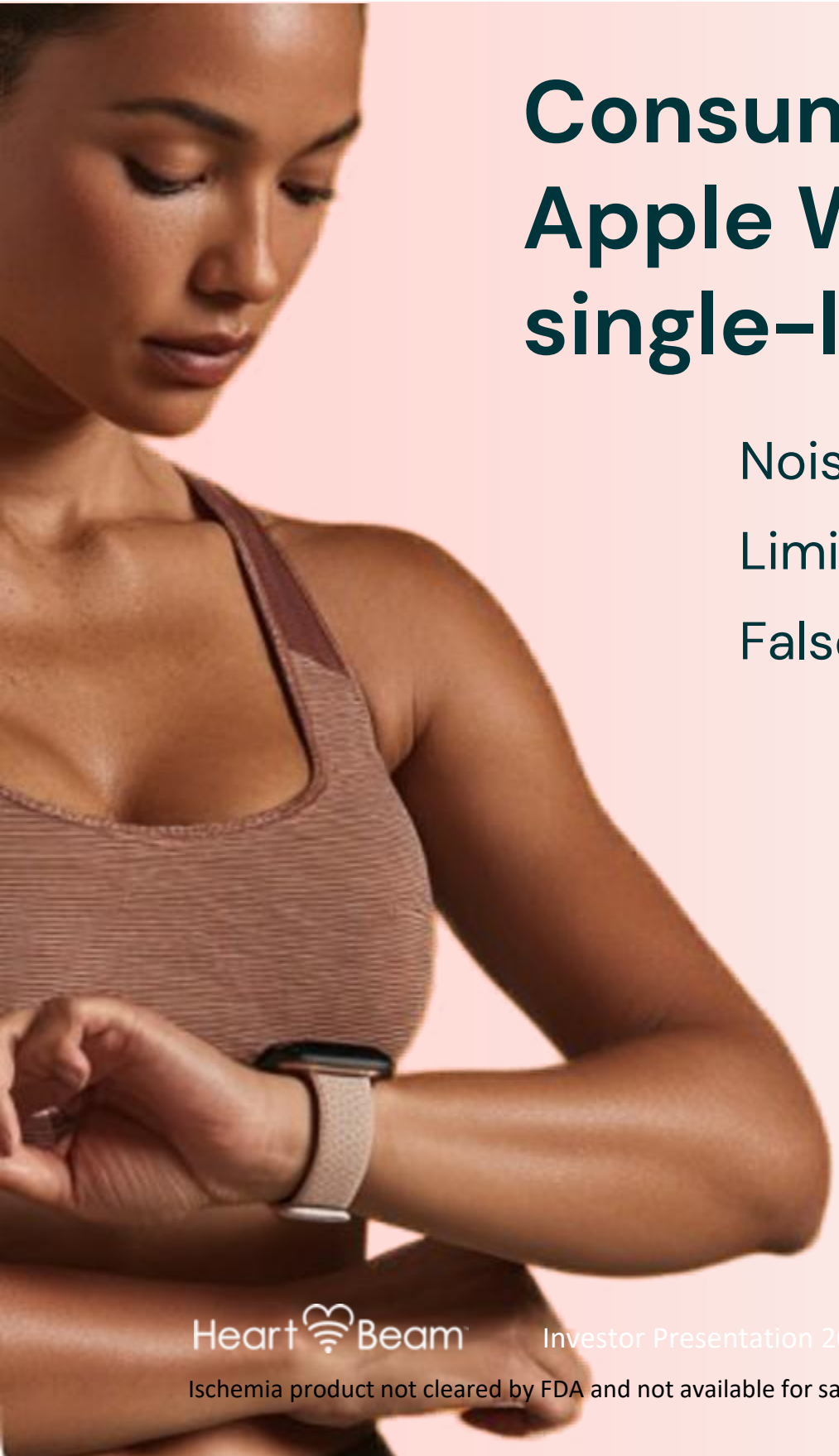
Streamlined emergency room triage



Immediate stenting with door-to-balloon time under 90 minutes

There is no dependable solution to reduce this pre-hospital delay.
Current at-home ECG tools cannot reliably detect heart attacks.

Consumer ECGs Have Limited Capabilities & Traditional ECGs are Limited to Healthcare Facilities



Consumer wearables like Apple Watch use only a single-lead ECG

- Noisy signals
- Limited diagnostic capabilities
- False positives



12-Lead ECGs: Gold standard that's trapped in the hospital

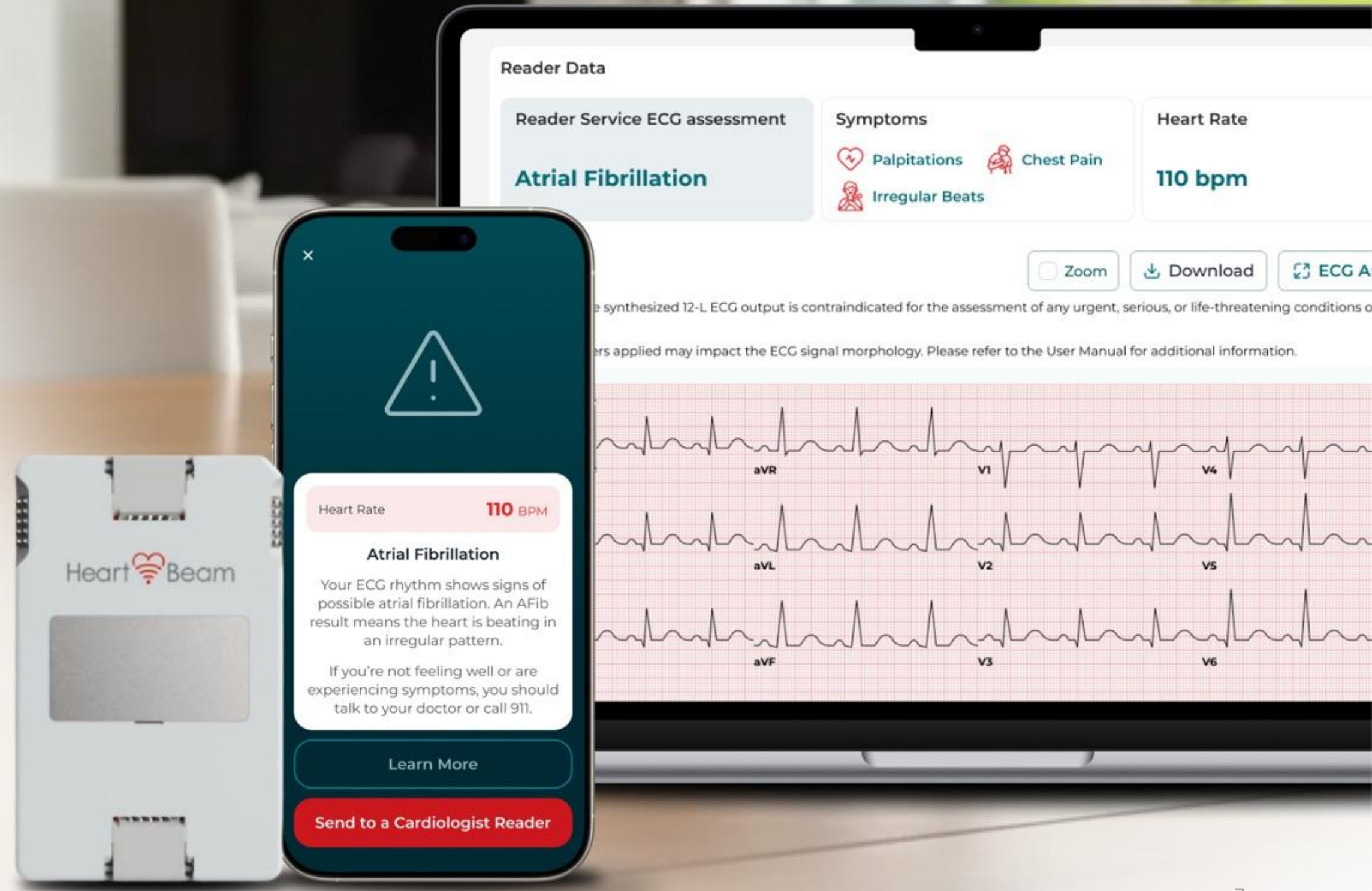
- Bulky equipment and wires
- Requires trained operators
- Only in hospitals or ERs
- Patient immobilized during testing
- Not available when symptoms strike

HeartBeam Brings a Clinical-Grade 12-Lead ECG Into the Home

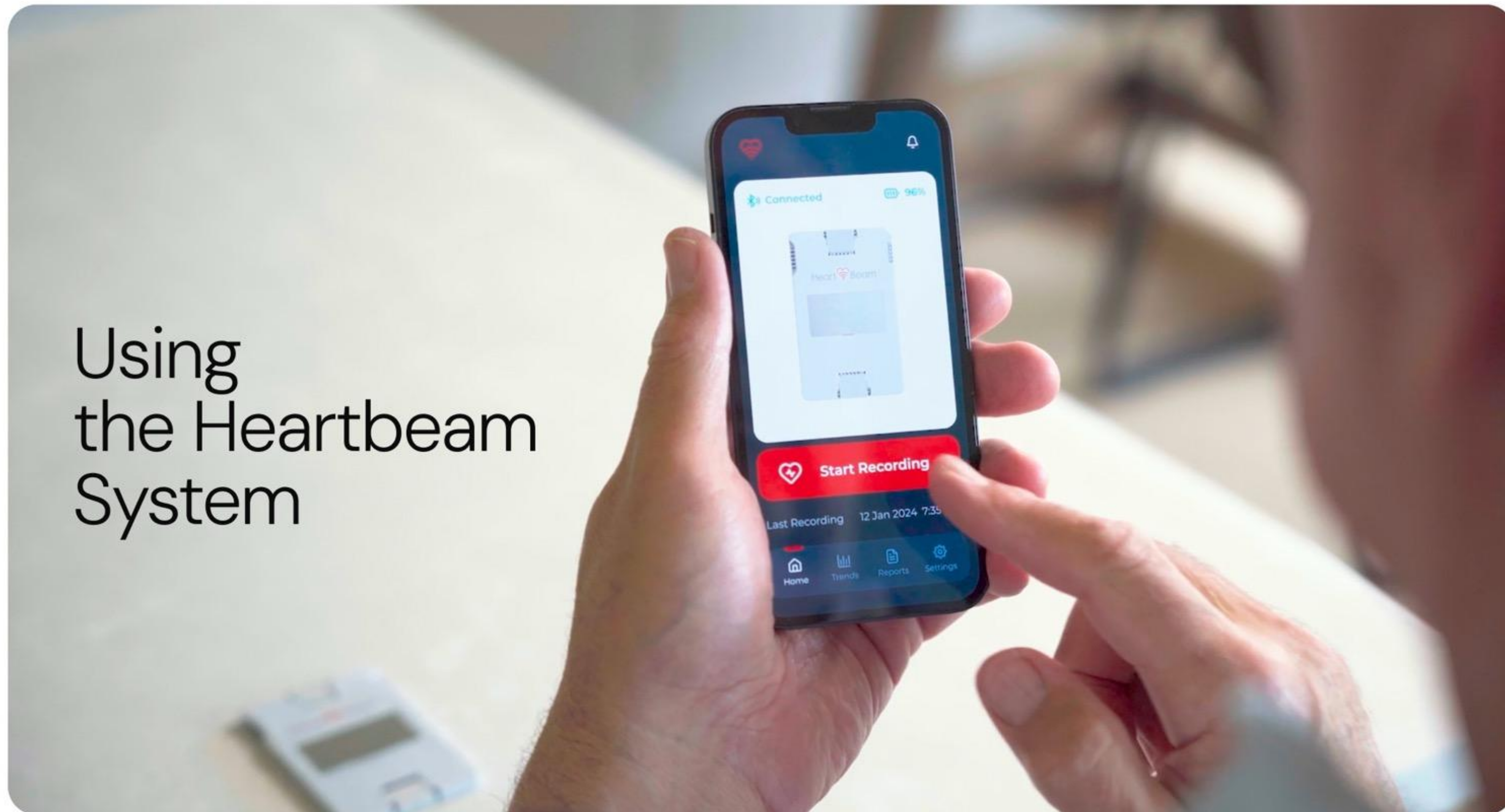
BRINGING CARE BEYOND THE HOSPITAL

A Cardiac Intelligence Platform...Anywhere. Powered by FDA-cleared ECG technology.

HeartBeam is the **first ever cable-free, synthesized, 12-Lead ECG platform for arrhythmia assessment**, delivering clinical-grade insights in real time, wherever symptoms occur.



Using the Heartbeam System



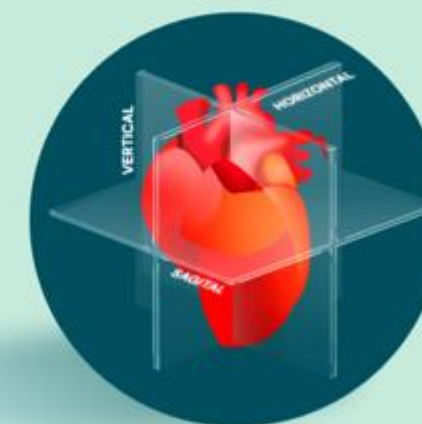
[Click here to watch the demo video](#)



This Platform Addresses
Tens of Millions of Patients
Across Multiple Segments

**One platform.
Two form factors.
Shared cardiac
intelligence.**

CORE PLATFORM



**PATENTED 3D SIGNAL
COLLECTION TECHNOLOGY**

FORM FACTORS

**HEARTBEAM
SYSTEM***
CABLE-FREE 12-LEAD ECG
FOR AT-HOME USE



**ON-DEMAND
12-LEAD PATCH**
CONTINUOUS
1-LEAD → 12-LEAD
ON DEMAND



APPLICATIONS ENABLED

ARRHYTHMIA



**HEART ATTACK
DETECTION**



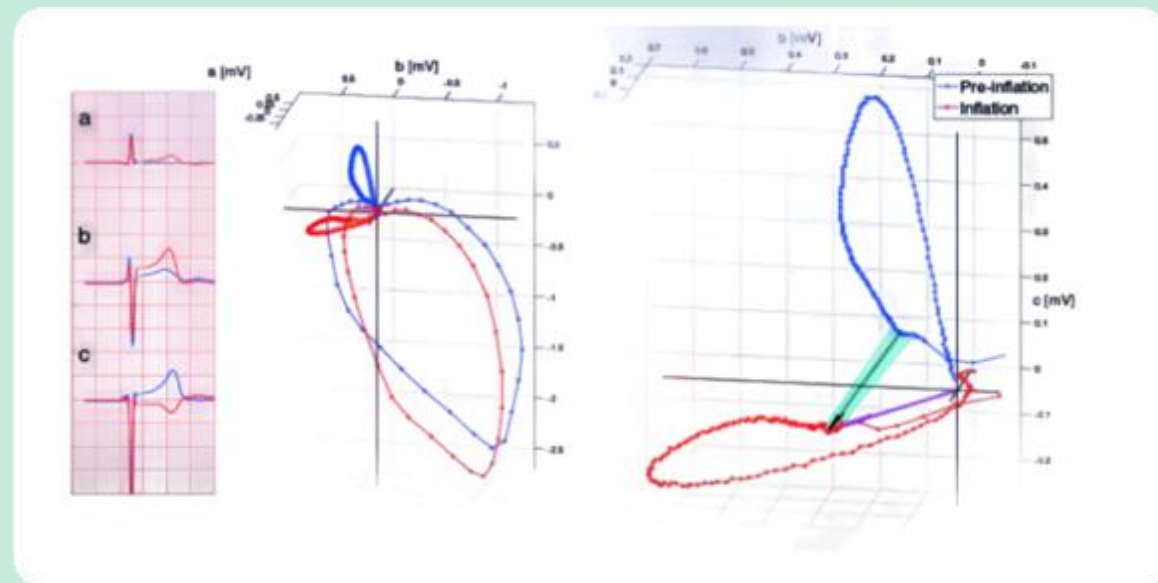
**PERSONALIZED AI
ALGORITHMS**



Fundamental Advances Covered by 25 Patents Enables HeartBeam's Unique Approach

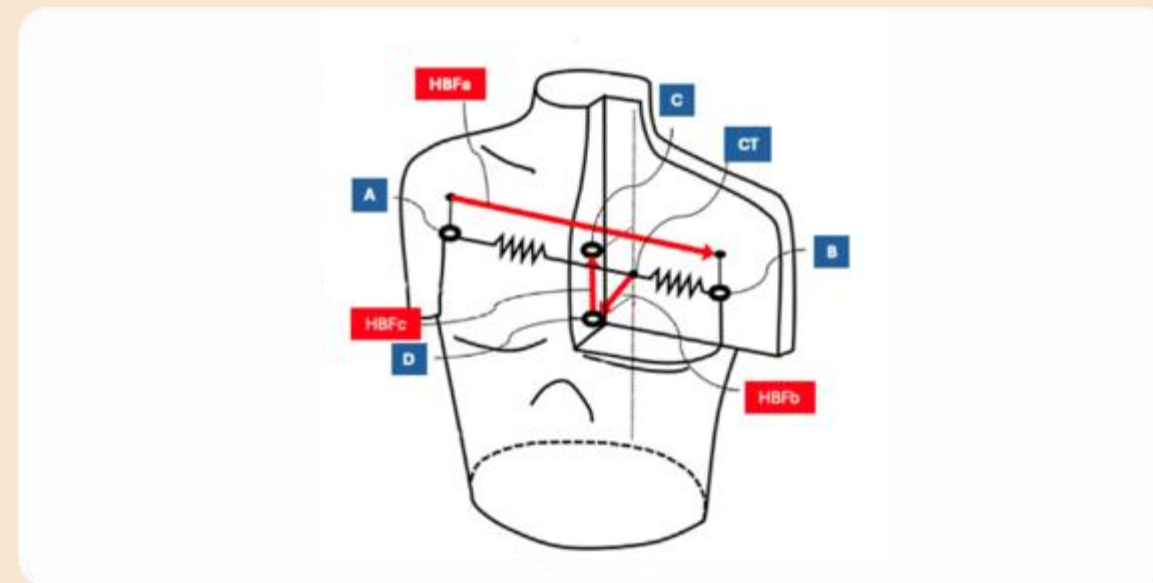
Capturing the Heart's Signals in 3 Dimensions

Patented method that collects heart signals in three non-coplanar dimensions, capturing the full electrical activity of the heart.



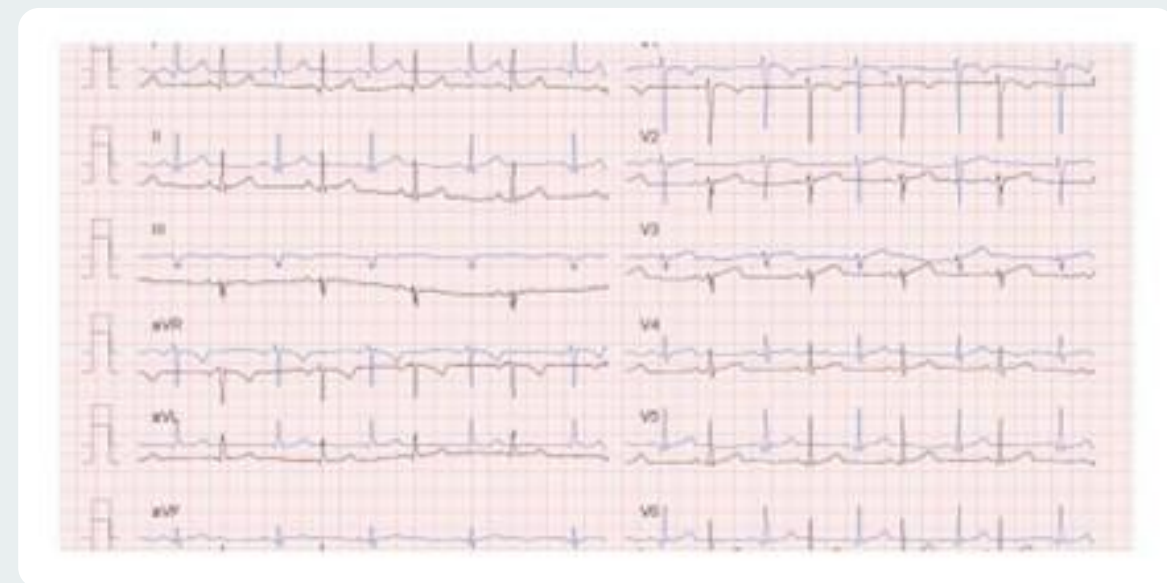
Novel Form Factor

Proprietary resistive network enables a three-dimensional approach and a synthesized 12-Lead ECG, all in a credit card-sized device.



Clinically Accurate Conversion

Personalized algorithms convert signals from three non-coplanar dimensions into physician-ready 12-Lead ECG readouts in real time.



50M+ Patient, \$40B Cardiac Platform Opportunity

Scaling from direct-pay launch to large areas of clinical need

INITIAL MARKET ENTRY POINT

1.5M PATIENTS
Concierge
& Preventive
Cardiology

EXPANSION OPPORTUNITY

3.5M PATIENTS
Broader
Patient Pay –Telehealth,
Direct to Consumer

5M+
STRUCTURED
DIRECT-PAY HEALTHCARE
High touch
membership-based
health services
\$4Bⁱ

20M+
HEART
ATTACK RISK
Adults in the U.S.
at risk of Heart
Attack
\$15Bⁱⁱ

50M+
TOTAL AT-RISK
PATIENTS
That could benefit
from HeartBeam
Platform offerings
\$40Bⁱⁱⁱ



DATA:

i. 5.0+ million patients in Direct Patient Pay in U.S. (including 1.5M+ in Concierge Market and 3.5M+ in broader patient pay market) × \$750 per year per patient

ii. 20+ million patients in U.S. at risk of heart attack (8 million prior MI + 12 million at high risk) × \$750 per year per patient

iii. 260+ million adults in U.S. × ~20% either rhythm diagnosis, palpitations, or recurring unexplained cardiac symptoms reported at some point × \$750 per year per patient; \$750 per year per patient assumed as baseline until further validation of market opportunity

The HeartBeam System is FDA Cleared and Ready for Launch

HeartBeam System Cleared and Ready For Launch

**FDA 510(k) clearances for
arrhythmia detection:**

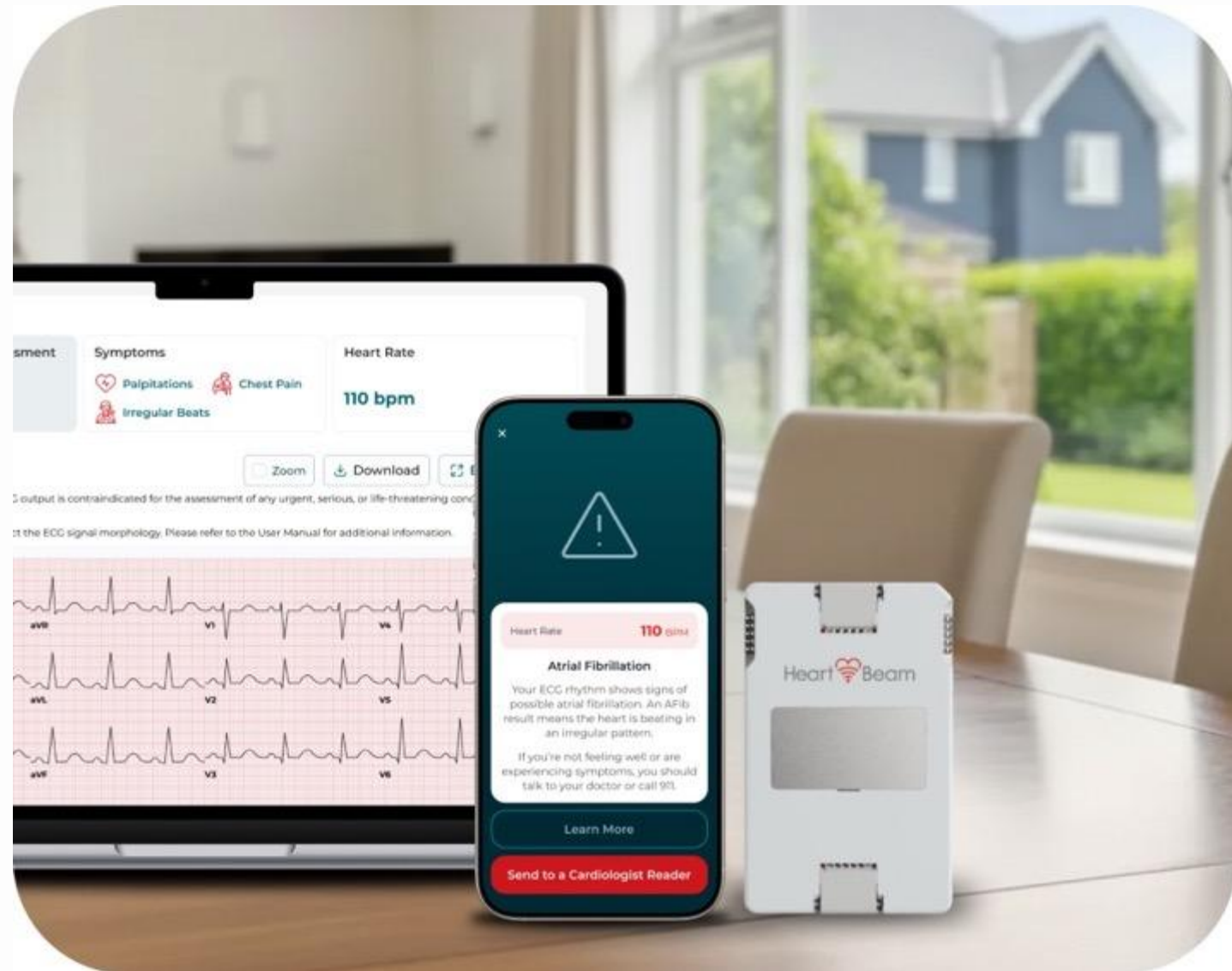
- ✓ 12/2024:
The HeartBeam System
- ✓ 12/2025:
12-Lead ECG synthesis algorithm

- ✓ Strong IP:
25 Issued Patents Worldwide
- ✓ Robust Clinical Evidence:
14 Clinical Papers & Presentations



We Are Entering
This Market Strategically

An Ideal Early Market: Concierge and Preventive Cardiology



Strong willingness to pay

1.5M+ Americans pay out of pocket for concierge medicine

Cardiovascular care becomes a **major healthcare spending category** beginning in midlife (ages 45–70), a core demographic for concierge medicine

Concierge and longevity programs cost an average of **\$3,000 to \$10,000 per year** with premium practices costing **\$50,000+**

HeartBeam pricing at **\$500 to \$1,000 per year per patient** is a **small fraction of current spend**

Targeting concierge and preventive cardiology enables premium pricing, controlled rollout, and early revenue generation

Evidence of demand

80%

HIGH-NET-WORTH INDIVIDUALS
Likely to purchase

92%

HIGH-NET-WORTH INDIVIDUALS
Prefer premium over basic tier

>2x

CONCIERGE PATIENTS
Willing to pay more than twice what non-concierge high net worth individuals would pay

72%

CONCIERGE PHYSICIANS
Would recommend to their patients

Concierge and Preventive Cardiology: an Initial Market and a Sales Channel

Patients are demanding it.
Physicians want to offer it.

PATIENTS

Demand latest clinical
innovations and technology

Proven willingness to pay

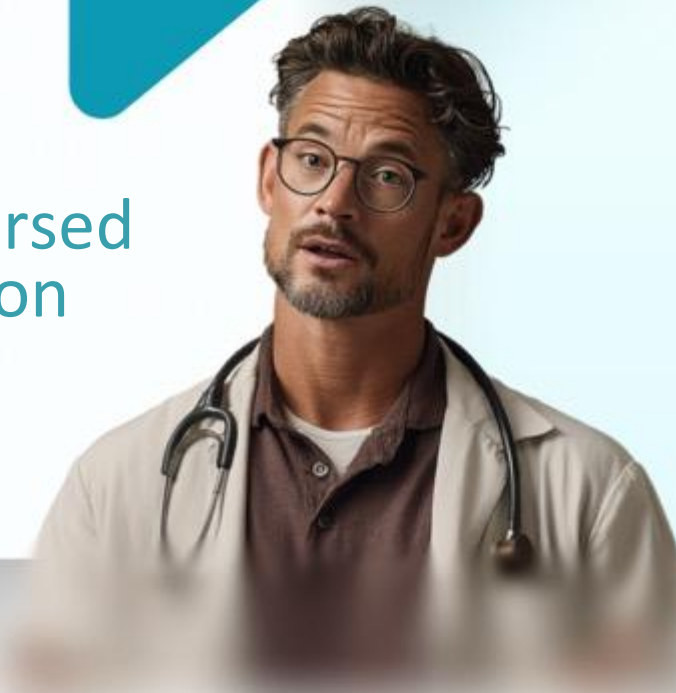
Trust physician recommendations

HeartBeam provides the peace of mind
of at-home 12-Lead ECG +
on-call cardiologists



Patients actively seek
advanced technology

Physician-endorsed
recommendation



PHYSICIANS

Tech-forward early adopters

Desire to **differentiate** their practice

Enhance relationship with patients

HeartBeam offers 24/7 peace of mind
for patients and promotes proactive
care

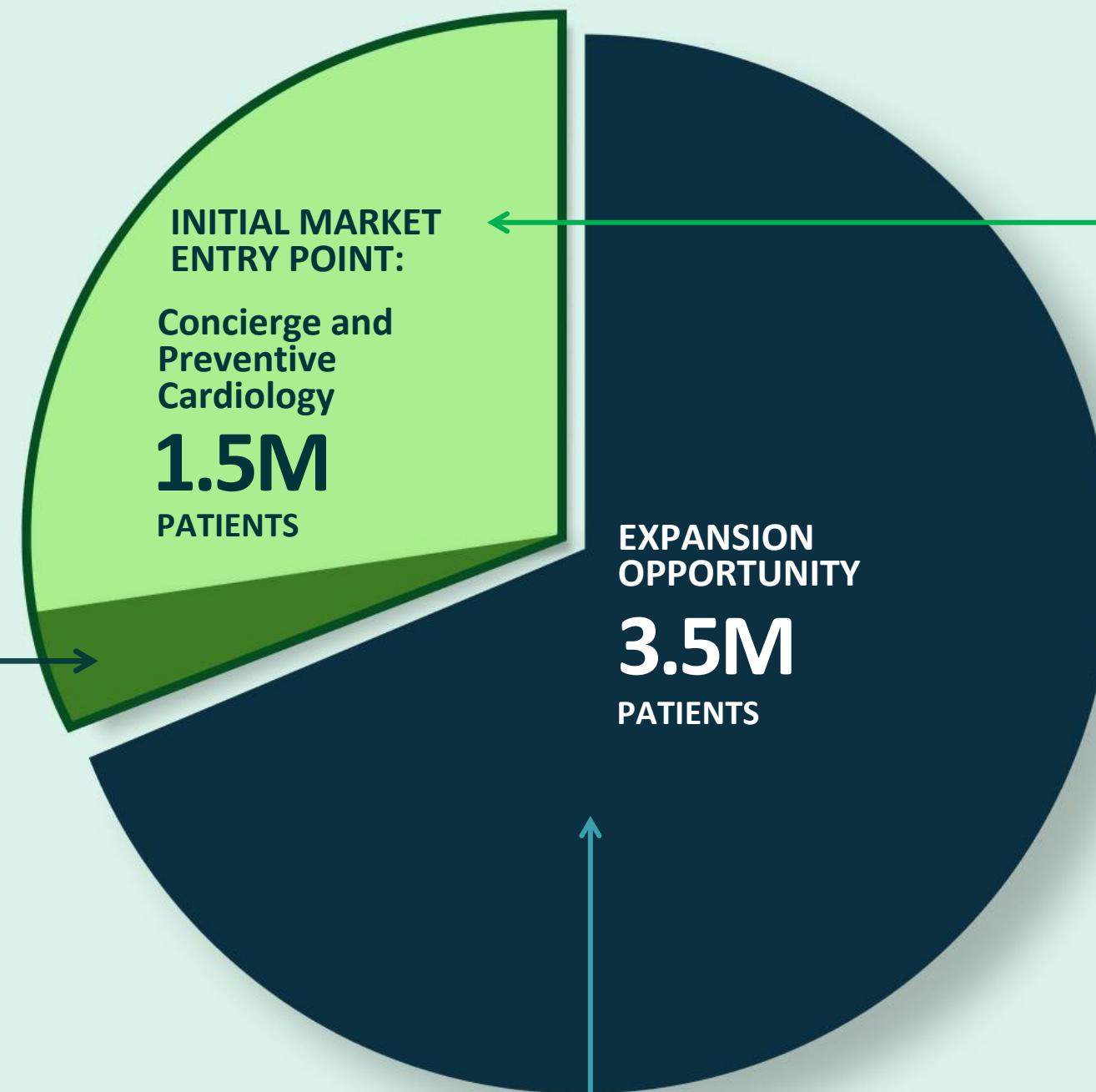
An efficient sales process and rapid adoption: these practices work together with HeartBeam to sell to patients

Focused Launch. Foundation for Scale.

Proving success in Cardiology and Executive Concierge Practices

IMMEDIATE FOCUS FOR LIMITED LAUNCH: CARDIOLOGY AND EXECUTIVE CONCIERGE

- Practice Size: 400–4,000 patients
- Concentrated in NY, South Florida, Dallas, Southern California
- Predominantly physician owned
- 10% of 1.5M Concierge Market
- Break-even achievable within this segment alone



Creates a Playbook to Accelerate Growth Nationwide

ACCELERATING GROWTH: NATIONAL CHAINS

- Practice Size: 8-10 chains account for ~750,000 patients
- Leverage validated proof points from initial launch
- Standardize workflow and implementation at scale
- Utilize high HSA and FSA adoption
- Cost-effective expansion strategy doesn't require huge sales force
- Potential to scale with distribution partner

EXPANSION OPPORTUNITY: Broader Patient Pay — Direct Primary Care, Telehealth, Referrals to HeartBeam centers

MDVIP

SignatureMD

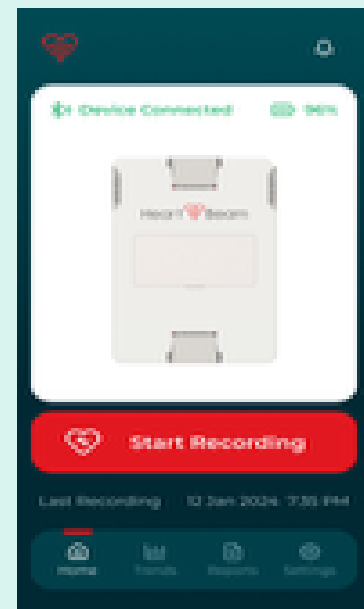
CONCIERGE CHOICE PHYSICIANS

HeartBeam Product Offering: Annual Subscription to Patients

Equipment



Cable-free 12L ECG synthesized through 3D ECG technology



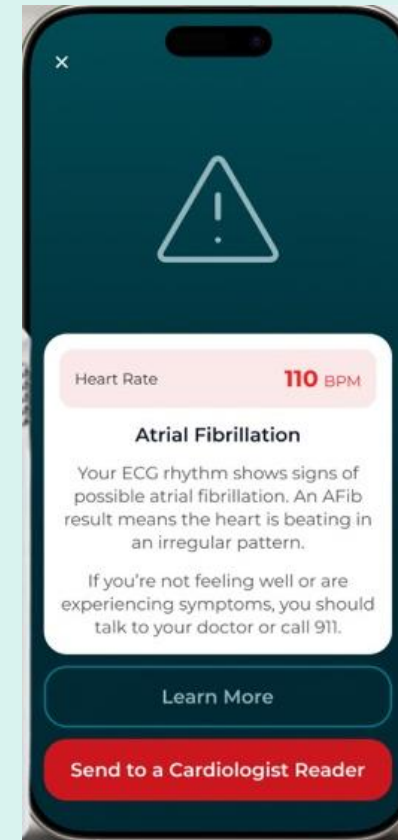
My HeartBeam patient app



FDA cleared for arrhythmia assessment only.

Services

Routine Recordings



Unlimited Reads
(Automated arrhythmia assessment, est. end of 2026)

Symptomatic



Credits for On-call cardiologist ECG interpretation in <30 min

Additional Tools

- Sharable summary reports
- Community features*
- Wearable integration*
- Telehealth consultations*
- AI wellness algorithms*
- MD assessments of interval trends*

* Planned for first year post-launch

Commercial Launch is Only the Beginning

Heart Attack Detection

Clinical-grade heart attack detection, available wherever patients are.

20M+ high-risk patients in the U.S.

Problem

Patients can't recognize a heart attack at home

12-Lead ECG is only in hospitals

3–4 hour delays = death or heart failure

Why We Win

Two proof of concept studies show HeartBeam is similar to standard 12-Lead ECG

Baseline ECG improves accuracy over single ECG

Same device → expanded indication (no new hardware)

Same device. Expanded indication.

Heart Attack Detection: Clinical Validation Underway

We are rapidly advancing clinical validation to support indication expansion into acute ischemia / heart attack detection.



Existing proof-of-concept studies demonstrate high concordance to standard 12-Lead ECGs

- Novel 3D approach captures the full 12-Lead ECG information set — no need for 12-Lead synthesis
- Comparison to patient baseline shown to further increase accuracy

Pilot study underway in patients presenting with chest pain in the Emergency Department

- ED design accelerates timelines (not prescribing to patients and waiting for events)
- Evaluating HeartBeam 3D ECG and standard 12-Lead ECG vs. discharge diagnosis
- Informs pivotal study design

HeartBeam AI Uniquely Brings 12-Lead Personalized Insights to Patients at Home

12-Lead ECG AI exists today, but only in clinical settings. HeartBeam enables longitudinal 12-Lead insights at home.

12-Lead ECG + AI Today

CLINICALLY PROVEN ACROSS:

- Arrhythmias
- Structural Heart issues
- Heart Failure
- And more



HeartBeam's Differentiation

- Synthesized 12-Lead ECG at home
- Longitudinal, repeatable data collection
- AI evaluation over time, not just snapshots



DRIVERS:

- More personalized risk estimate
- Earlier identification of cardiac conditions
- Greater predictive power

Expands beyond arrhythmia and heart attack

Enables disease prediction and ongoing management

Opens new TAM

Supports new clinical indications

Creates potential new reimbursement pathways



Mt. Sinai Partnership

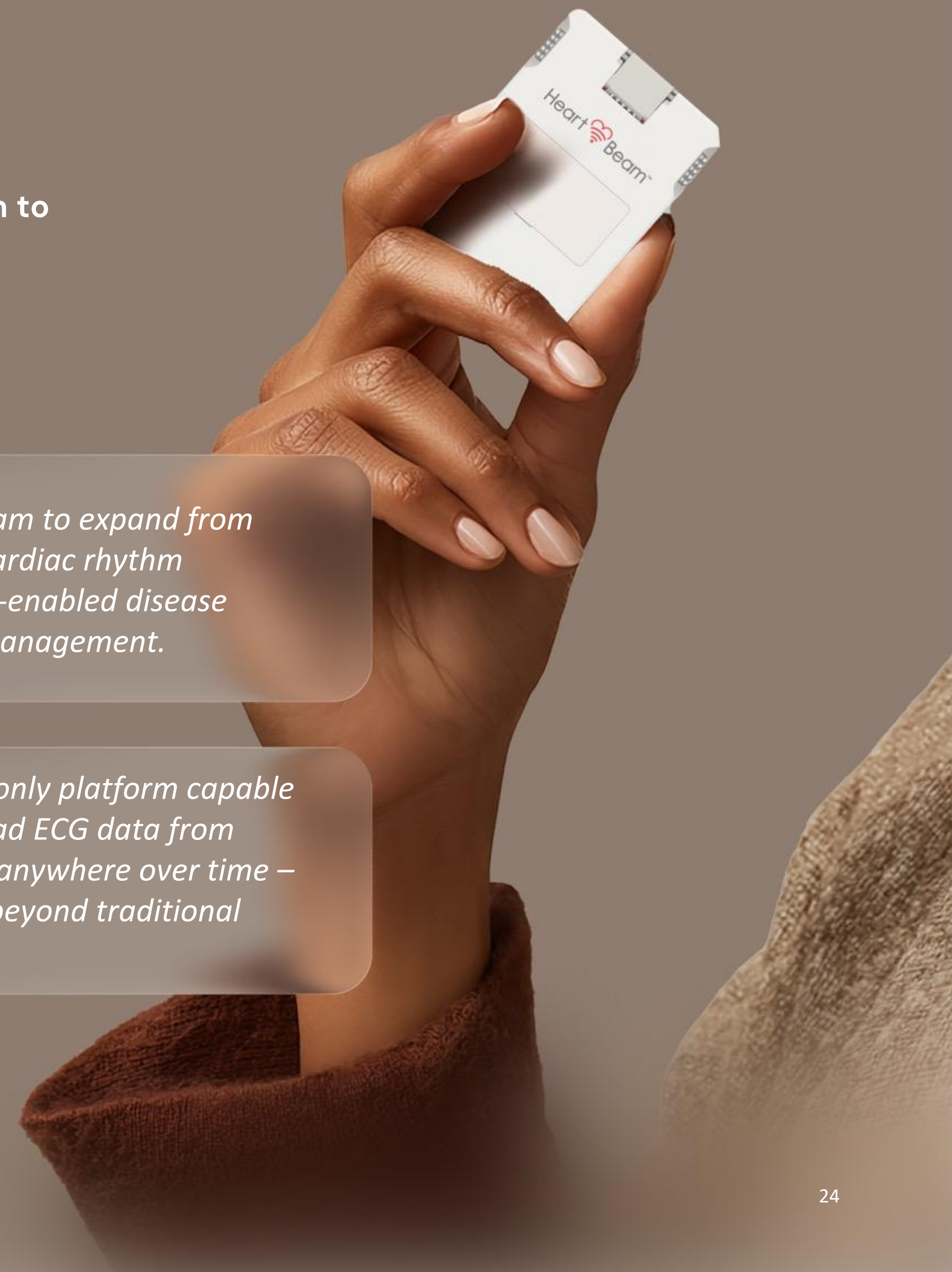
HeartBeam and Mount Sinai Announce Strategic AI Collaboration to Bring Clinical-Grade Heart Monitoring into the Home

Accelerates development of personalized cardiac AI algorithms on the HeartBeam platform across wellness and clinical use cases including assessing heart attack risk.

Positions HeartBeam to expand from symptom-based cardiac rhythm monitoring into AI-enabled disease assessment and management.

Combines Mount Sinai's world-class AI-ECG expertise and clinical expertise with HeartBeam's world-class AI-ECG team and its groundbreaking 3D ECG signal collection technology.

HeartBeam is the only platform capable of collecting 12-lead ECG data from patients anytime, anywhere over time – extending access beyond traditional clinical settings



The Platform Extends Across Form Factors

HeartBeam's On-Demand 12-Lead Patch: Disrupting the Patch Market

TODAY'S PATCH MARKET

Patch monitors are a \$2B revenue market with existing reimbursement

Devices are 1-3 leads, which limit applications to arrhythmia detection and monitoring

Mobile Cardiac Telemetry (MCT) segment has highest reimbursement and fastest growth



HEARTBEAM ON-DEMAND 12-LEAD PATCH

Development of Working Prototype of Patch complete

Clinical grade 12-Lead ECG in a patch form factor

Continuous 1-Lead mode matches performance of existing systems

On-demand 12-Lead ECG mode **expands segment into ischemia detection**

Integrates into **existing clinical workflow**

Leverages existing **MCT reimbursement**

Ability to drive market share shifts and grow the market

Investor Presentation 2026

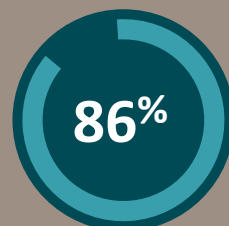


<https://www.reanin.com/reports/electrocardiograms-patch-and-holter-monitor-market>
<https://www.gminsights.com/pressrelease/wearable-cardiac-devices-market>
12-Lead patch product not cleared by FDA and not available for sale in the United States or other geographies.

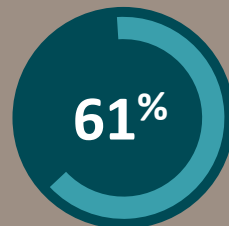
HeartBeam's 12-Lead Technology Fills Key Gaps, Draws Strong Physician Demand

PHYSICIANS WANT TO SWITCH TO 12-LEAD PATCH

PHYSICIANS THAT CURRENTLY PRESCRIBE PATCH MONITORS

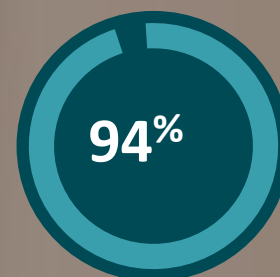


Of physicians would switch a portion of patients to a 12-Lead patch



Of existing patients that physicians would switch

FOR USE CASES, WHERE MDs PRESCRIBE OTHER CARDIAC MONITORING TECHNOLOGIES (e.g. HOLTER)

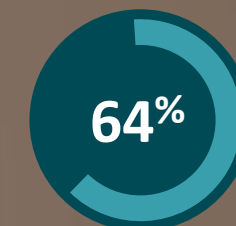


Of physicians would switch a portion of patients to a 12-Lead patch

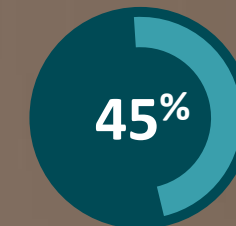


PHYSICIANS WILL PRESCRIBE MORE (MARKET ACTUALLY GROWS)

FOR USE CASES, WHERE MDs DO NOT PRESCRIBE CARDIAC MONITORING TECHNOLOGY



Of physicians would increase their patch utilization



AVERAGE increase in utilization



Unveiling HeartBeam's 12-Lead ECG Patch



For demo purposes only. HeartBeam's 12-Lead ECG Patch is not FDA cleared and not available for sale anywhere in the world.

©HeartBeam, Inc. All rights reserved. March 2026.





[Click here to watch the video](#)



Building Long-Term Value

Upcoming Milestones

Continued progress on commercialization and other major corporate initiatives

	Q1 26	Q2 26	Q3 26	Q4 26	2027-
12-LEAD LIMITED LAUNCH 	<ul style="list-style-type: none"> ✓ 12-LEAD FDA CLEARANCE* ✓ CCO HIRE 	<ul style="list-style-type: none"> VALIDATE PREMIUM POSITIONING SIGN/ONBOARD INITIAL ACCOUNTS 	<ul style="list-style-type: none"> ESTABLISH FUNNEL FOR 2027 GOALS DEVELOP PROOF POINTS FOR ADOPTION EXPAND COMMERCIAL TEAM 		<ul style="list-style-type: none"> SCALE REVENUE FURTHER EXPAND TEAM
HEART ATTACK DETECTION 	<ul style="list-style-type: none"> ✓ INITIATE ALIGN-ACS STUDY 	<ul style="list-style-type: none"> INITIATE HEADSTART-ACS STUDY 	<ul style="list-style-type: none"> COMPLETE ALIGN-ACS 	<ul style="list-style-type: none"> FINALIZE FDA PIVOTAL STUDY DESIGN 	<ul style="list-style-type: none"> CONDUCT ALIGN-ACS II PIVOTAL STUDY
12-LEAD PATCH 	<ul style="list-style-type: none"> ✓ COMPLETE DEVELOPMENT OF PATCH WORKING PROTOTYPE 	<ul style="list-style-type: none"> PARTNERSHIP DISCUSSIONS 		<ul style="list-style-type: none"> COLLABORATE ON CLINICAL AND REGULATORY PATHWAY 	
ARTIFICIAL INTELLIGENCE 	<ul style="list-style-type: none"> ✓ FINALIZE MT SINAI COLLABORATION 	<ul style="list-style-type: none"> DEVELOP AI WELLNESS AND MI DETECTION MODELS 		<ul style="list-style-type: none"> FDA CLEARANCE OF ARRHYTHMIA ALGORITHM 	<ul style="list-style-type: none"> DELIVER ADDITIONAL ALGORITHMS

Financials

Financial Discipline Aligned to Achieving Milestones

- Net cash used in operating activities of \$14.0M in 2025, including just \$2.9M in Q4 2025.

- 30% decrease compared to same quarter prior year.**
- 3% decrease year-over-year.**

Net cash used in operating activities (\$000s)	Q1	Q2	Q3	Q4	2025
	\$ (4,477)	\$ (3,445)	\$ (3,160)	\$ (2,906)	\$ (13,988)
Quarter-over-Quarter Change	8%	-23%	-8%	-8%	
Year-over-Year Change	29%	-3%	-4%	-30%	-3%

- Spend and EPS directly in line with expectations.**
- Continued focus on maintaining capital efficient organization.
- Judicious timing of investments into key growth initiatives.
- Operating cash outflow expected to be \$17.0M-\$19.0M in 2026, before factoring in cash receipts from customers.
- Continue to strategically fund Company.**
 - Strong financial discipline in place as we continue to de-risk business.
 - Focused on minimizing further dilution to shareholders.

\$ in Thousands	YEAR-OVER-YEAR QUARTERLY CHANGE		YEAR-OVER-YEAR ANNUAL CHANGE	
	Quarter Ended December 31,		Year Ended December 31,	
	2025 ⁱⁱⁱ	2024	2025 ⁱⁱⁱ	2024
Operating Expenses:				
General and administrative	\$ 1,956	\$ 2,058	\$ 7,689	\$ 8,836
Research and development	3,354	2,886	13,450	11,051
Total operating expenses	5,310	4,944	21,139	19,887
Loss from operations	(5,310)	(4,944)	(21,139)	(19,887)
Interest and other expense (net)	8	37	124	439
Net Loss	\$ (5,302)	\$ (4,907)	\$ (21,015)	\$ (19,448)
Earnings per Share (EPS)	\$ (0.15)	\$ (0.18)	\$ (0.62)	\$ (0.73)
Net Loss	\$ (5,302)	\$ (4,907)	\$ (21,015)	\$ (19,448)
Less non-cash items and timing differences	2,396	755	7,027	4,977
Net cash used in operating activitiesⁱ	\$ (2,906)	\$ (4,152)	\$ (13,988)	\$ (14,471)
	2025 ⁱⁱⁱ	2024	2025 ⁱⁱⁱ	2024
Cash, cash equivalents and restricted cashⁱⁱ	\$ 4,436	\$ 2,433	\$ 4,436	\$ 2,433

i. Net cash used in operating activities is calculated as Net loss, less non-cash items such as stock-based compensation and timing differences.

ii. Includes restricted cash of \$56k for December 31, 2025.

iii. Refer to the Form 10-K audited financial statements for the year ended December 31, 2025.

Summary

Executing on a \$40B Cardiac Monitoring Platform Opportunity

- Ability to serve 50M+ patients across multiple applications and form factors
- Significantly de-risked technology
 - First ever FDA-cleared, cable-free synthesized 12-Lead ECG for arrhythmia assessment
 - Strong IP and clinical evidence
- Capital-efficient strategy; judicious timing of investments
- Multiple value creation opportunities in 2026

Limited Commercial Launch

- Commencing launch of cable-free, synthesized 12-Lead ECG for arrhythmia assessment
- Cost-effective expansion strategy does not require huge sales force

Heart Attack Detection

- Rapidly advancing clinical validation to support indication expansion into acute ischemia/heart attack detection

On-Demand 12L Patch

- Best in class product in \$2B revenue market with existing reimbursement
- Exploring strategic partnerships to speed adoption

AI Algorithms

- Developing next generation algorithms, including wellness and MI detection
- Partnering with Mt Sinai to bring 12L screening and predictive algorithms to the HeartBeam System



Our Team

Leadership Team



ROB ENO

Chief Executive Officer



BRANISLAV VAJDIC, PHD

Founder & President



TIM CRUICKSHANK

Chief Financial Officer



BRYAN HUMBARGER

Chief Commercial Officer



CHRIS ACHAR

Head of Strategy
Synergy Ventures



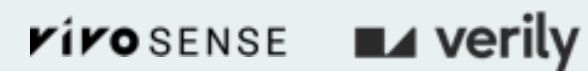
KEN PERSEN

Chief Technology Officer



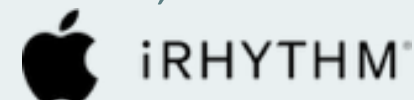
LANCE MYERS

Chief AI Scientist



RICHA GUJARATI

SVP, Product



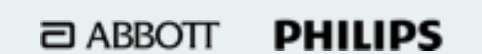
DEBORAH CASTILLO, PHD

VP, Regulatory



POOJA CHATERJEE

VP, Clinical



Scientific Advisory Board



PETER FITZGERALD, MD, PHD
Chief Medical Advisor



C. MICHAEL GIBSON, MD
SAB Chair



ROBERT HARRINGTON, MD
SAB Member



CHARLES L. BROWN III, MD
SAB Member



TONY DAS, MD
SAB Member



CAMPBELL ROGERS, MD
SAB Member



NIRAJ VARMA, MD, PHD
SAB Member



VIVEK Y. REDDY, MD
SAB Member



HeartBeam Board of Directors



RICH FERRARI
Executive Chairman



BRANISLAV VAJDIC, PHD
Founder & President



MARGA ORTIGAS-WEDEKIND
Board Member



WIM ELFRINK
Board Member



GEORGE DE URIOSTE
Board Member



KENNETH NELSON
Board Member



MARK STROME
Board Member



MICHAEL JAFF, DO
Board Member



ROB ENO
Chief Executive Officer





NASDAQ: BEAT

Redefining Cardiac Care Anytime, Anywhere.

Company

Tim Cruickshank

CFO

HeartBeam, Inc.

ir@heartbeam.com

www.heartbeam.com

Investor Relations

Chris Tyson

Executive Vice President

MZ North America

Direct: 949-491-8235

BEAT@mzgroup.us

www.mzgroup.us