

Heart  Beam™

# Total Heart Intelligence... Wherever You Are

ADVANCED CARDIAC INTELLIGENCE PLATFORM | 25 PATENTS | FDA CLEARED

INVESTOR PRESENTATION March 12, 2026

Heart  Beam

Investor Presentation 2026

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.

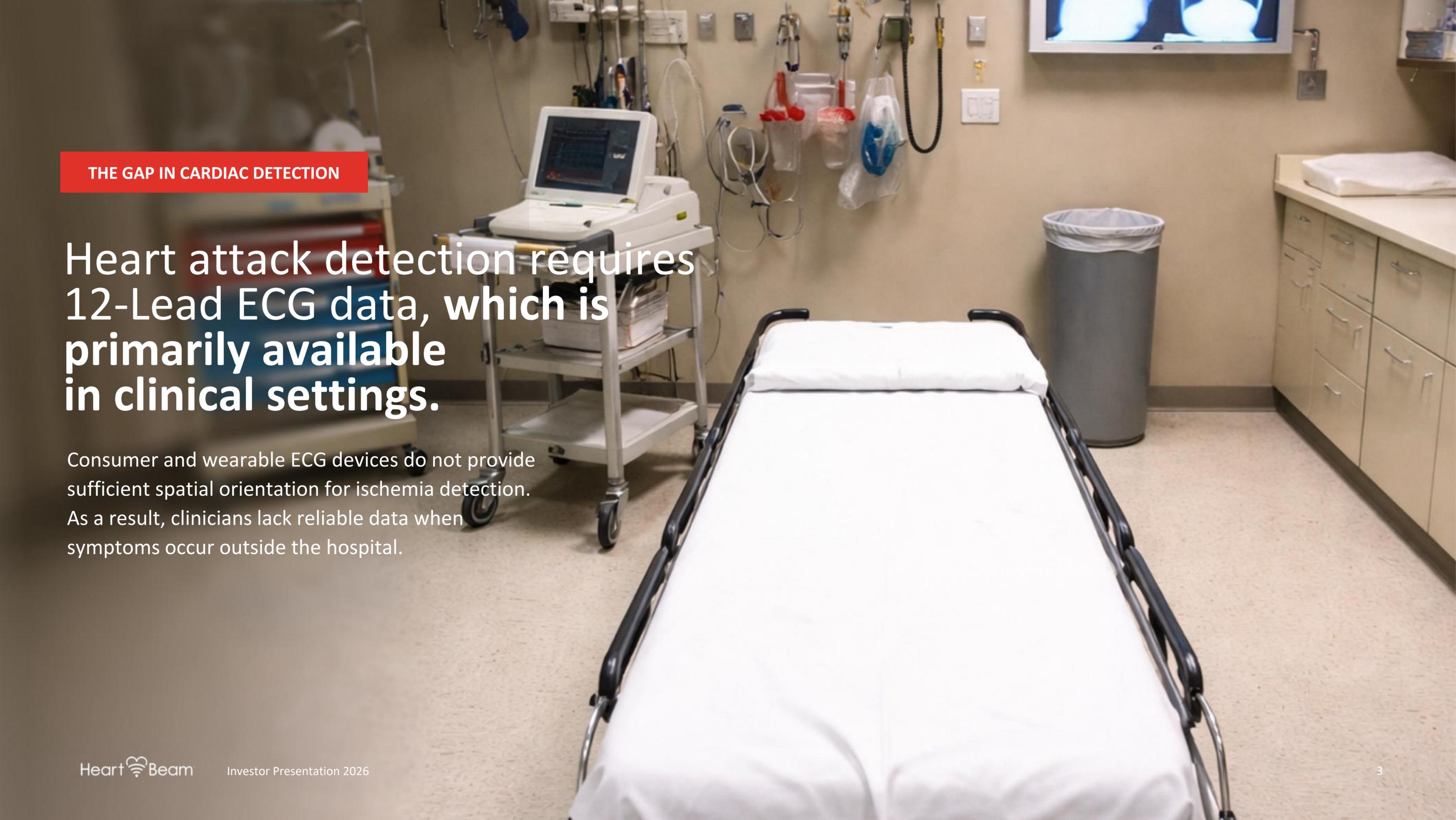
In some cases, you can identify forward-looking statements by terms such as "may," "will," "should," "expects," "plans," "anticipates," "could," "intends," "target," "projects," "contemplates," "believes," "estimates," "aims," "predicts," "potential," "seeks," "attempts," "poised" or "continues" or the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

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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

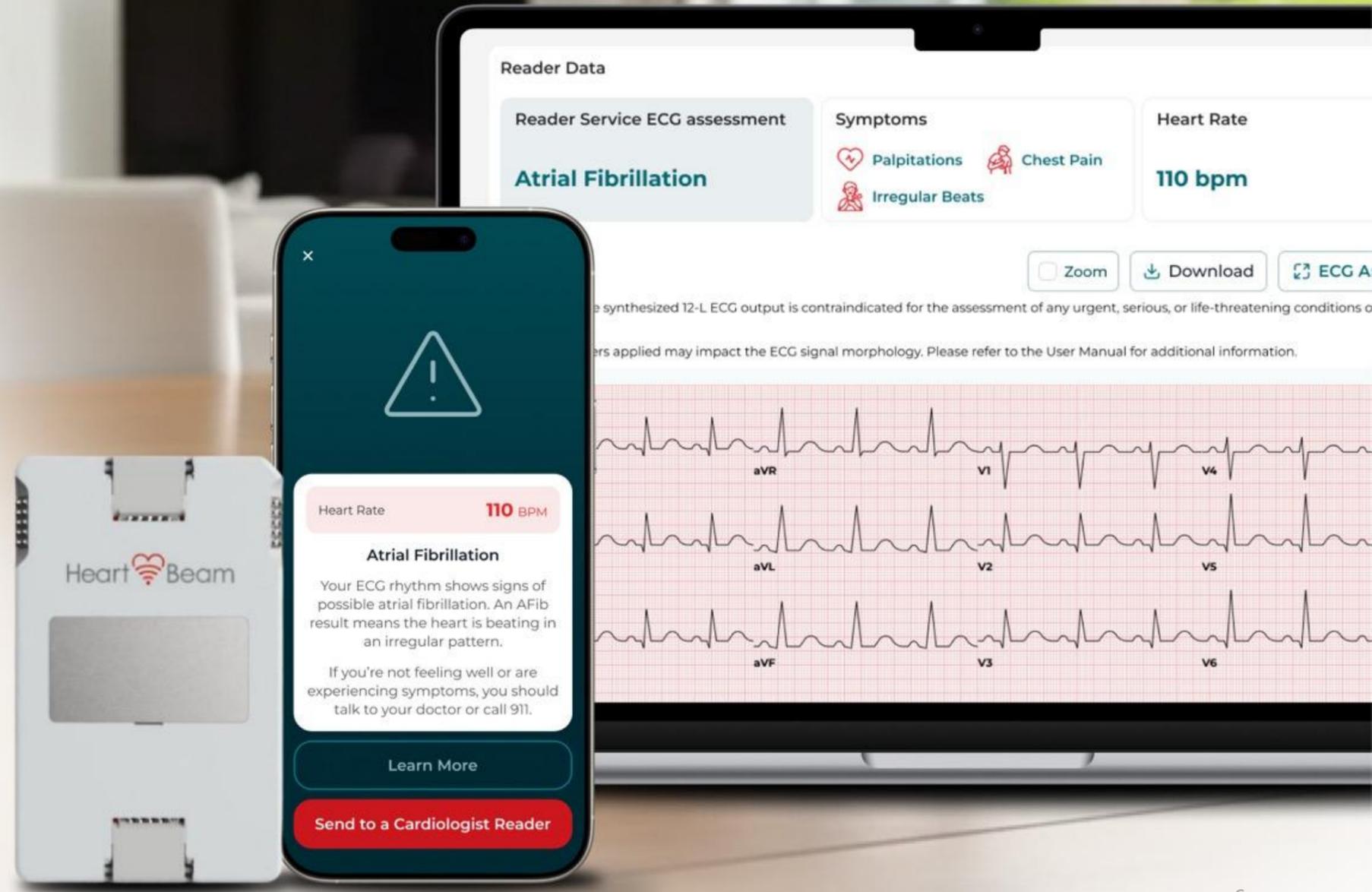
**There is no dependable solution to reduce this pre-hospital delay.**  
Current at-home ECG tools cannot reliably detect heart attacks.

# 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**, delivering clinical-grade insights in real time, wherever symptoms occur.



# Using the Heartbeam System



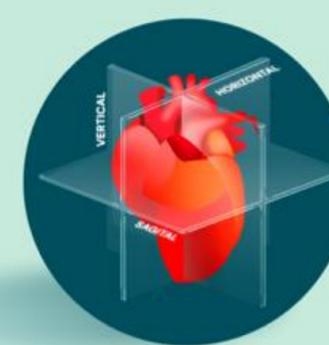
[Click here to watch the demo video](#)



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

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



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



APPLICATIONS ENABLED

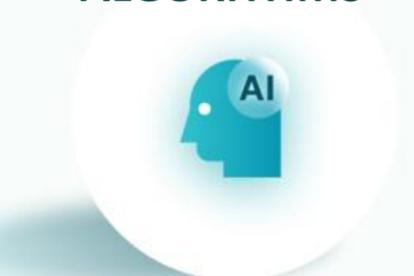
**ARRHYTHMIA**



**HEART ATTACK  
DETECTION**



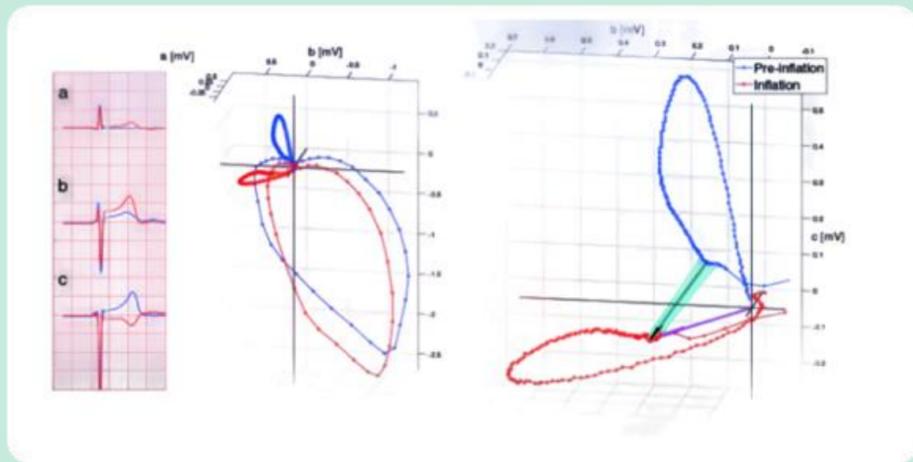
**PERSONALIZED AI  
ALGORITHMS**



# Fundamental Advances Covered by Over 20 Patents Enables HeartBeam's Unique Approach

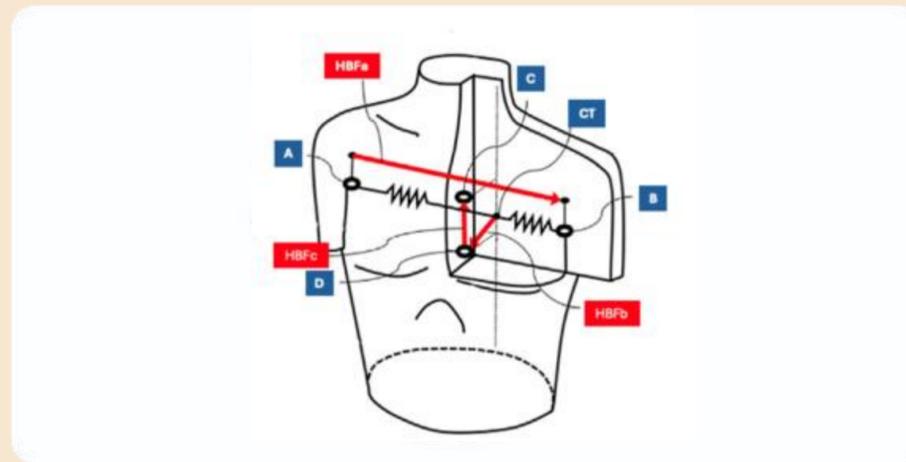
## Capturing the Heart's Signals in 3 Dimensions

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  
**\$4B<sup>i</sup>**

**20M+**  
HEART  
ATTACK RISK  
Adults in the U.S.  
at risk of Heart  
Attack  
**\$15B<sup>ii</sup>**

**50M+**  
TOTAL AT-RISK  
PATIENTS  
That could benefit  
from HeartBeam  
Platform offerings  
**\$40B<sup>iii</sup>**



### 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:**

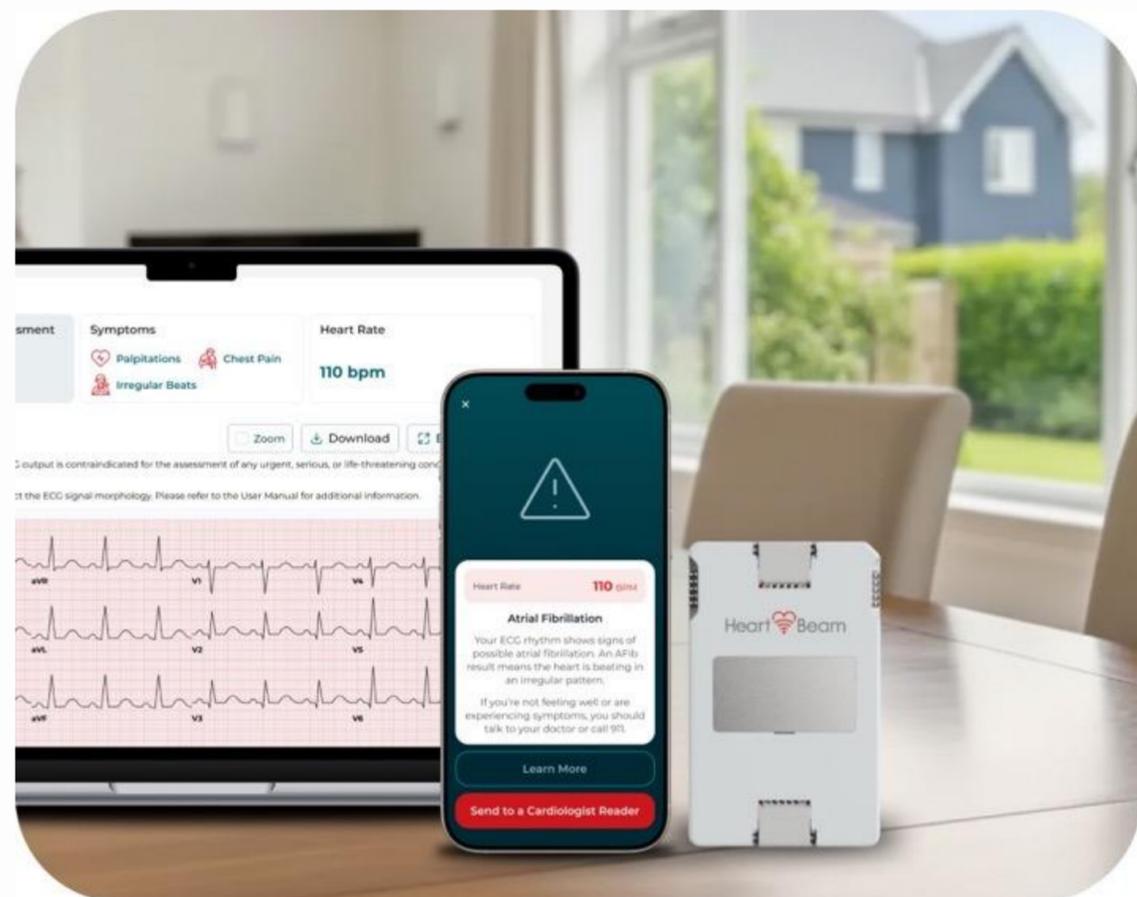
- ✓ 12/2024:  
**The HeartBeam System**
- ✓ 12/2025:  
**12-Lead synthesis algorithm**

- ✓ 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

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Proven willingness to pay

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Trust physician recommendations

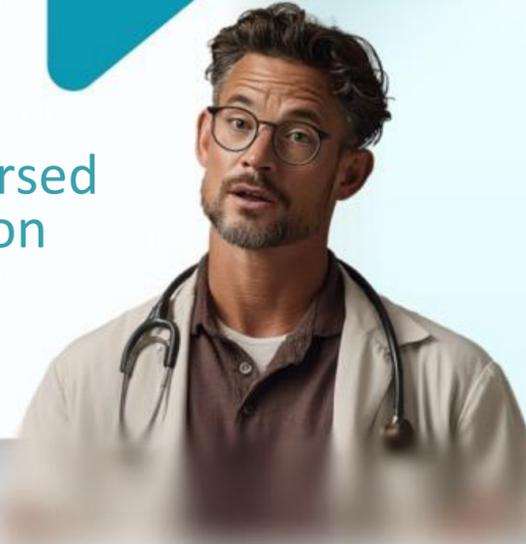
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HeartBeam provides the peace of mind  
of at-home 12-Lead ECG +  
on-call cardiologists



Patients actively seek  
advanced technology

Physician-endorsed  
recommendation



## PHYSICIANS

Tech-forward early adopters

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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**

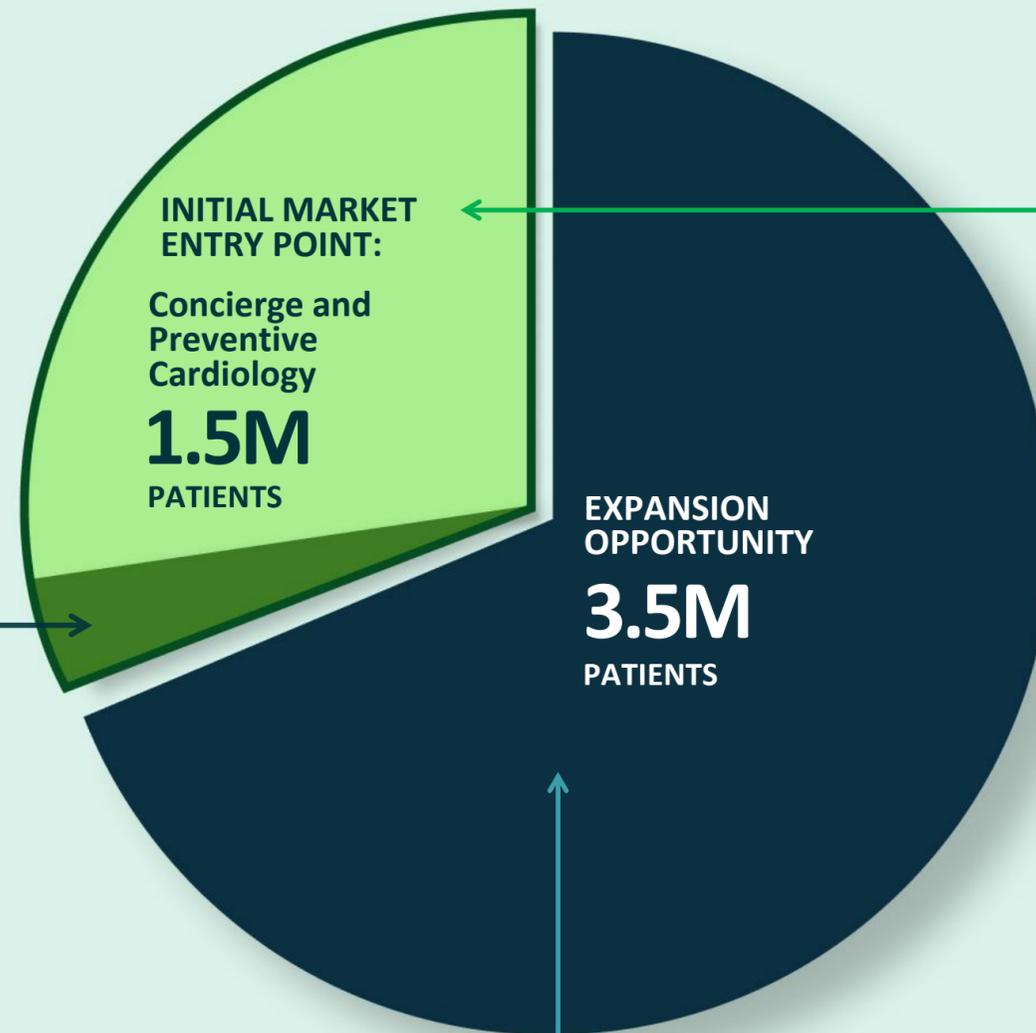
Practice Size: 400–4,000 patients

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: 100,000-400,000  
patients per network

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

**EXPANSION OPPORTUNITY:**

**Broader Patient Pay — Direct Primary Care, Telehealth, Referrals to HeartBeam centers**

MDVIP

SignatureMD

CONCIERGE  
CHOICEPHYSICIANS

# Clear Plan to Fuel the Next Stage of Growth

Apply what HeartBeam learns in a focused approach to accelerate efficient expansion

## 1<sup>ST</sup> HALF 2026

Validate premium value proposition

Refine HeartBeam systems and processes

Sign and onboard anchor accounts

Prove scaling efficiency

## 2<sup>ND</sup> HALF 2026

Prove deep adoption into anchor accounts

Establish funnel to support 2027 revenue and adoption goals

Develop white papers/proof points for future adoption

Expand sales team for regional growth

## 2027+

Scale revenue

Move to a train-the-trainer model for implementation

Expand clinical research opportunities

Full commercial team onboard

## SCALING EFFICIENTLY WITHOUT THE NEED FOR A LARGE FIELD FORCE

One sale to a practice → enroll many patients

Fulfill inbound patient demand from anchor accounts

No DTC marketing spend

## HIGH-MARGIN, SUBSCRIPTION BUSINESS WITH PATH TO BREAK-EVEN

70%+ margins on recurring revenue

Only 3-5 month payback period to cover year 1 upfront costs

Cash flow break-even at ~30,000 patients

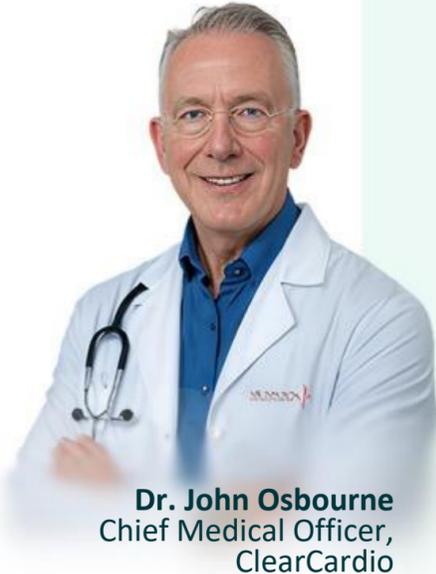


# Commercial Partnership with ClearCardio, a key part of launch strategy



Partnering with leading cardiology and executive concierge practices that want to deeply adopt HeartBeam

- Has helped **thousands of patients** through advanced heart-health screening and personalized prevention programs.
- **Highly engaged, premium patient population** in Dallas and New York, **expanding** to additional locations
- Patients routinely undergo advanced imaging and ongoing cardiovascular monitoring — creating **strong alignment with HeartBeam’s at-home, 12-Lead ECG capability for arrhythmia assessment.**
- Potential to drive deep adoption and make HeartBeam accessible to thousands of active patients within the practice over time.



Dr. John Osbourne  
Chief Medical Officer,  
ClearCardio

## HEARTBEAM INITIAL LAUNCH STRATEGY

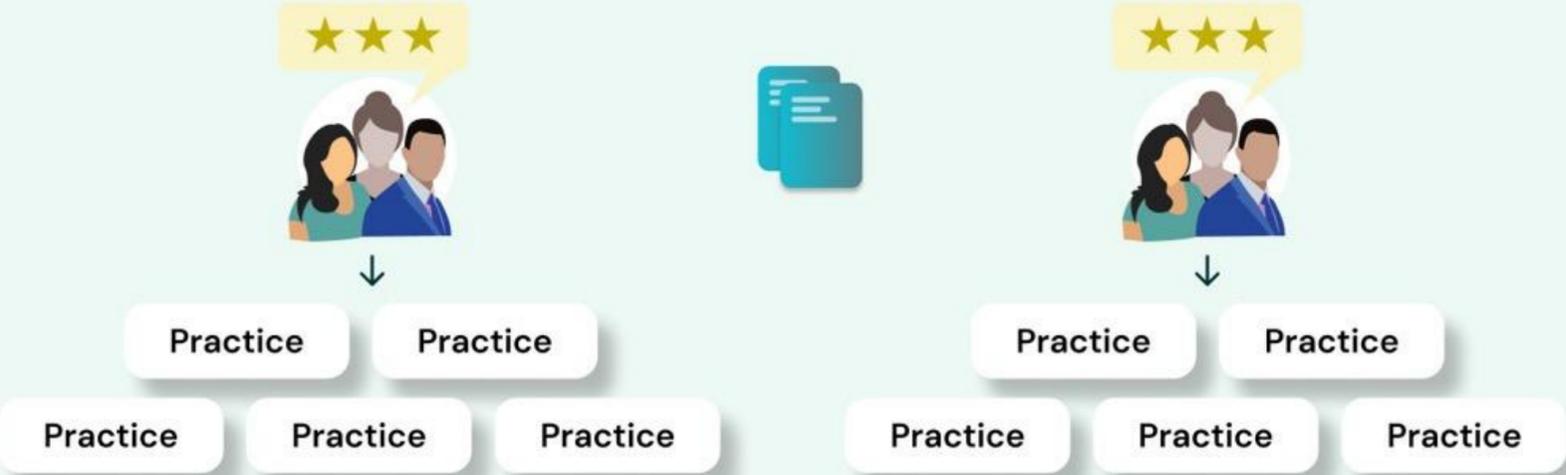
SIGN LEADING PRACTICES THAT WANT DEEP HEARTBEAM UTILIZATION



PARTNER CLOSELY TO DRIVE PATIENT ADOPTION AND ENGAGEMENT



CAPTURE EXPERIENCES AND PROOF POINTS AS WE EXPAND TO MORE PRACTICES



# 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

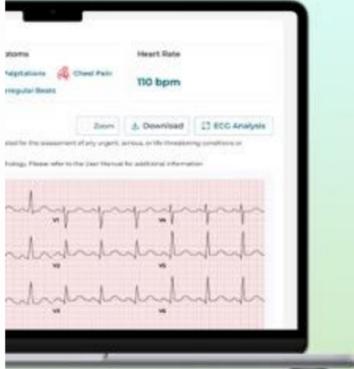
# HeartBeam AI Uniquely Brings 12-Lead Personalized Insights to Patients at Home

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

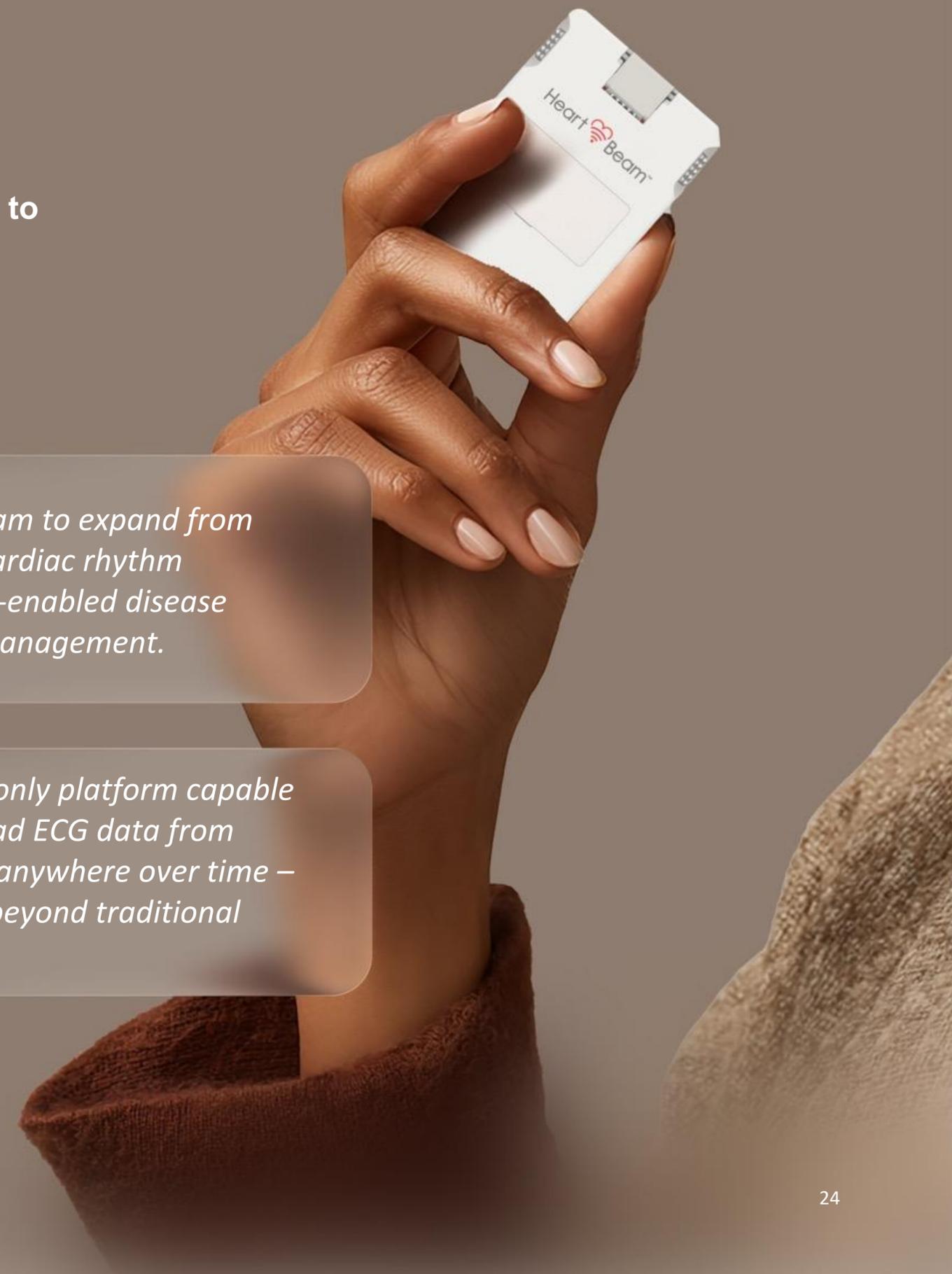
**HeartBeam and Mount Sinai Announce Strategic AI Collaboration to Bring Clinical-Grade Heart Monitoring into the Home**

*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.

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

# 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%	<b>-30%</b>	<b>-3%</b>

- **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.
  - Optionality for funding sources, including ATM.
  - 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 <sup>iii</sup>	2024	2025 <sup>iii</sup>	2024
<b>Operating Expenses:</b>				
<b>General and administrative</b>	\$ 1,956	\$ 2,058	\$ 7,689	\$ 8,836
<b>Research and development</b>	3,354	2,886	13,450	11,051
<b>Total operating expenses</b>	5,310	4,944	21,139	19,887
<b>Loss from operations</b>	(5,310)	(4,944)	(21,139)	(19,887)
<b>Interest and other expense (net)</b>	8	37	124	439
<b>Net Loss</b>	\$ (5,302)	\$ (4,907)	\$ (21,015)	\$ (19,448)
<b>Earnings per Share (EPS)</b>	\$ (0.15)	\$ (0.18)	\$ (0.62)	\$ (0.73)
<b>Net Loss</b>	\$ (5,302)	\$ (4,907)	\$ (21,015)	\$ (19,448)
<b>Less non-cash items and timing differences</b>	2,396	755	7,027	4,977
<b>Net cash used in operating activities<sup>i</sup></b>	<b>\$ (2,906)</b>	<b>\$ (4,152)</b>	<b>\$ (13,988)</b>	<b>\$ (14,471)</b>
	2025 <sup>iii</sup>	2024	2025 <sup>iii</sup>	2024
<b>Cash, cash equivalents and restricted cash<sup>ii</sup></b>	\$ 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
- Continued execution across key growth initiatives
- Multiple value creation opportunities in 2026
- Capital-efficient strategy; judicious timing of investments

## Significantly De-Risked

- First ever FDA-cleared, cable-free synthesized 12-Lead ECG to use anytime, anywhere for arrhythmia assessment
- Strong IP and Clinical Evidence

## Limited Commercial Launch

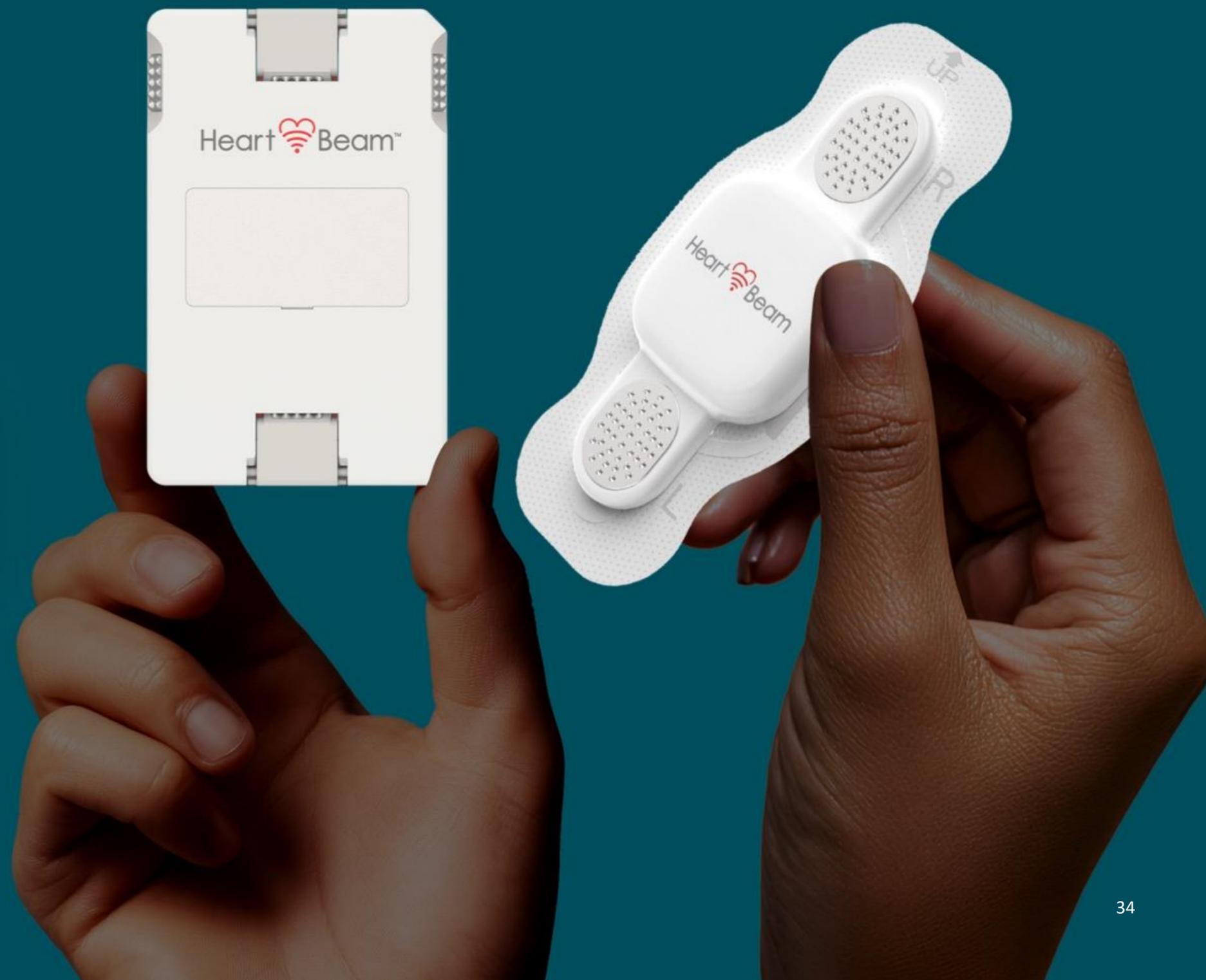
- Commencing launch of cable-free, synthesized 12-Lead ECG
- Cost-effective expansion strategy does not require huge sales force

## Heart Attack Detection

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

## Partnership Opportunities

- Collaborate with strategic partners on clinical and regulatory pathway for extended wear 12-Lead ECG Patch
- Partner with leading institutions in AI



# 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



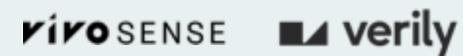
**KEN PERSEN**

Chief Technology Officer



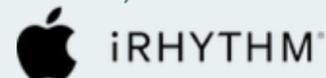
**LANCE MYERS**

Chief AI Scientist



**RICHA GUJARATI**

SVP, Product



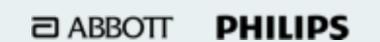
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