July 17, 2026

To,
The Manager
Listing Department
BSE Limited ("BSE")
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai 400 001.

To
The Manager,
Listing Department
National Stock Exchange of India Limited ("NSE")
Exchange Plaza, Plot No. C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai 400 051.

BSE Scrip Code: 544799
NSE Symbol: TURTLEMINT
ISIN: INE0OC301013

Sub: Investor Presentation on Audited Financial Results (Standalone and Consolidated) for the quarter and financial year ended March 31, 2026.

Dear Sir/Ma'am,

In reference to the above captioned subject, please find attached a copy of Investor's Presentation with respect to Audited Financial Results (Standalone and Consolidated) of the Company for quarter and financial year ended March 31, 2026.

The same is also available on the website of the Company at https://cdn.turtlemint.com/wp-content/uploads/20260717121538/Turtlemint_Investor-Presentation_Q4_FY26.pdf

Request you to take the same on your record and acknowledge.

Yours Faithfully,

Thanking You,
For Turtlemint Fintech Solutions Limited
(Formerly known as Turtlemint Fintech Solutions Private Limited and Fintech Blue Solutions Private Limited)

PRASHANT SAINI
Digitally signed by PRASHANT SAINI
Date: 2026.07.17 18:28:54 +05'30'

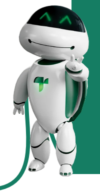
Prashant Saini
Company Secretary & Compliance Officer
Membership No. A23769

Encl: As above

turtlemint

Digital Insurance Distribution Platform

Q4FY26 & FY26 | Investor Presentation



Content

01 About Turtlemint

02 Market Opportunity

03 Turtlemint Triadic Model

04 Product and Technology

05 Our Board

06 Q4 ‘26 & FY 26 Performance

07 FAQ

About Turtlemint

Turtlemint was founded 11 years ago with a simple mission

“To drive insurance distribution across Bharat and make every Indian financially secure”

#1
First & Largest PoSP Network*

B30
Deep Reach Beyond Metros

Tech Led
Distribution

* As of 31st December 2025; largest amongst the Peer Group as confirmed by Redseer Report dated 27th May 2026.

Turtlemint is India's Leading Distribution Network Serving Policyholders In B30 Markets

PLATFORM PREMIUM

INR 38,678
Mn (FY26)

REVENUE FROM OPERATIONS

INR 10,983
Mn (FY26)

INSURANCE PARTNERSHIPS

46
Insurers integrated on platform

22.57%
Top 3 insurer concentration

REACH & FOOTPRINT

19,186
Pin codes covered

83
Physical branches

75.36%
Business from B-30+ geographies

GRANULAR NETWORK OF DIGITAL PARTNERS

659,073
Verified Partner Base

94,800
3-month active Partner (Q4 FY26)

4.62%
Top 100 partner Contribution signifying granular business

PRODUCT ADOPTION

29.53 Mn
Policies issued till date

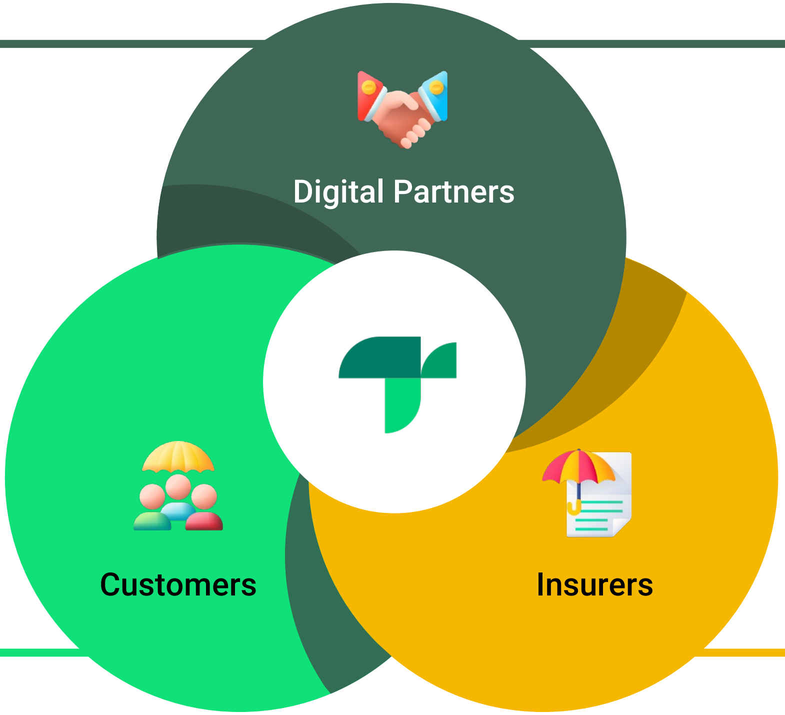
4.98 Mn+
Turtlemint Pro app downloads

4.5
App rating

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Turtlemint is a Triadic Platform – Creating A Collaborative Ecosystem

Self-Employed | Retired | **659k+ Digital Partners** | Home-Maker | Financial Distributor



Customers

29.53 Mn policies distributed

- Personal Accident
- Life
- Motor
- Health
- Fire

46 Insurers

- Life Insurers
- General Insurers
- Stand Alone Health Insurers

Note: Figures as of March 31, 2026

Technology To Manage Our Business At Scale Across Stakeholders

Digital Partners	Relationship Managers	Customers	Insurers and Enterprises
turtlemint PRO, turtlemint ACADEMY	ninja	turtlemint	INSURANCE HUB, turtlefin
• Smooth Onboarding and KYC of Digital Partners • Transactional journeys for Insurance & financial products • Certification & upskilling module • Lead generation and customer management tools	• CRM to manage all Digital Partners • Tracking business and other key metrics for all Digital Partners • Real time view of Quotes and Renewals to increase business	• View of all insurance policies in a single place • Easy Claim raising and tracking • Track Mutual Fund portfolio • Quick Renewal of Insurance policies	• Make products accessible to Digital Partners through quick integrations • White-labeled insurance distribution platform for enterprises

Our Evolution – Driving Growth Through Digital Transformation, Regulatory Tailwinds And Ecosystem Development In India's Insurance Sector

2016
- Turtlemint Started
- Key Regulations: PoSP Regulations[1]

2017
- Key Regulations: PoSP Training Requirements[2]

2018
- turtlemint ACADEMY – Training Platform
- PRO – Digital Partner App

2019
- ninja – Servicing Platform
- Key Regulations: 100% FDI in Brokers[3]

2021
- GROW– Consumer Engagement Platform
- turtlefin – Embedded Insurance Platform
- turtlemint MONEY – Mutual Funds Platform

2023
- INSURANCE HUB – Insurer API Integrations
- Reinsurance License Received
- Consumer App

2024
- LOANS – Loans & Deposit
- SME Insurance & Offering
- Key Regulations: EOM Regulations[4]

2027
- Listed on NSE & BSE

Note: Years on FY ending March basis

1) Guidelines on Point of Sales Person - Non-Life & Health Insurers (IRDA/ Int/ GDL/ ORD/ 183/ 10/2015) and any subsequent amendments; 2) In March 2017, IRDAI revised the training requirements for POSPs in the non-life and health segments, replacing the NIELIT certification with a simplified in-house 15-hour training and internal examination (Source: Redseer Report); 3) In 2019, Government of India notified the Indian Insurance Companies (Foreign Investment) Amendment Rules, 2019 ("Foreign Investment Amendment Rules") notifying that there shall be no cap on foreign equity investment for insurance intermediaries and the FDI proposals under these rules for intermediaries shall be allowed under the automatic route with certain conditions, thereby increasing the FDI limit in insurance intermediaries from 49% to 100%; 4) IRDAI revised the erstwhile Payment of Commission Regulation from the Payment of Commission or Renumeration or Reward to Insurance Agents and Insurance Intermediaries, 2016 to IRDAI (Payment of Commission) Regulations, 2023. The new regulations, while removing the commission caps, put in place overall limits on Expense of Management ("EOM") of the GI, health and Life insurers (Source: Redseer Report)

Consumer Thesis

Customers need **advisory** and **guidance** support in selecting insurance product

This is reflected in assisted distribution accounting for over **95%** of all insurance sales in India

The trend holds globally - non-insurer-led channels contribute over **70%** of US premiums and over **90%** in China (CY2024)

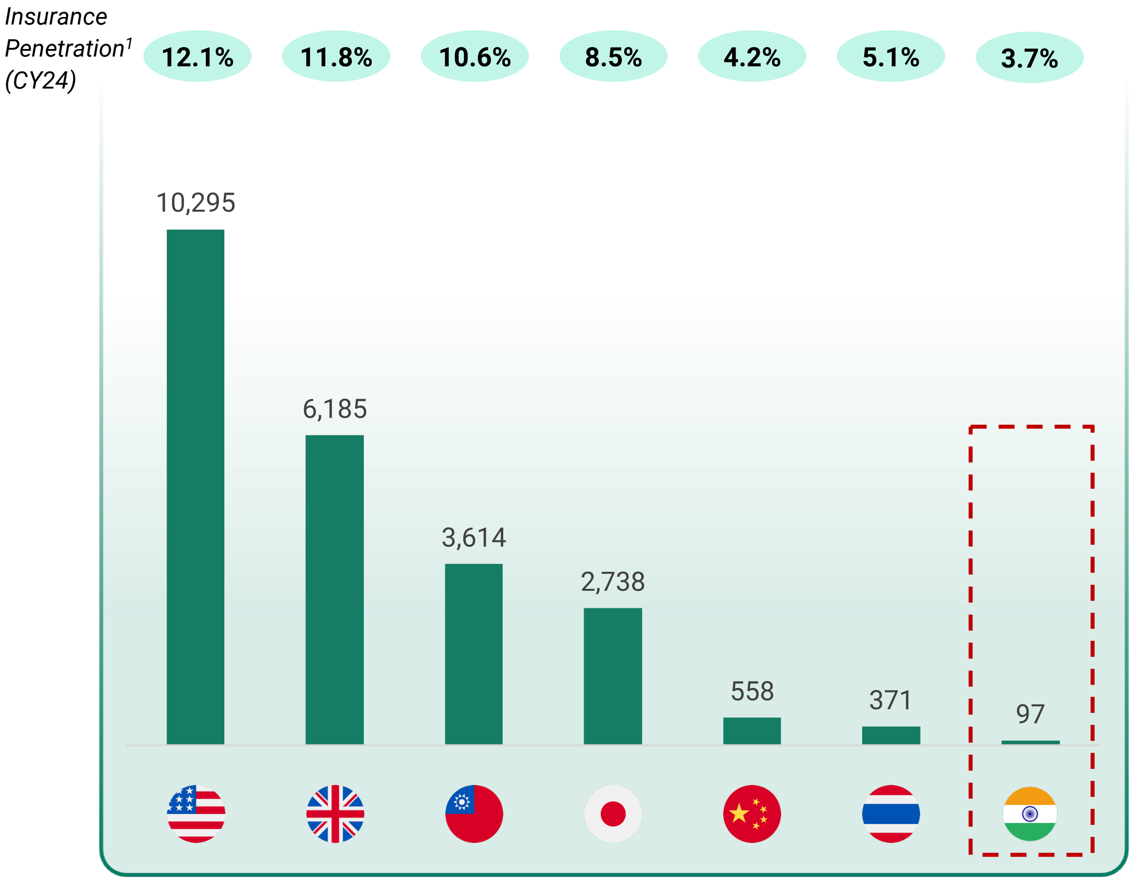
Source: Redseer Report

Market Opportunity

India's Insurance Sector Is Underpenetrated And Set For Strong Growth

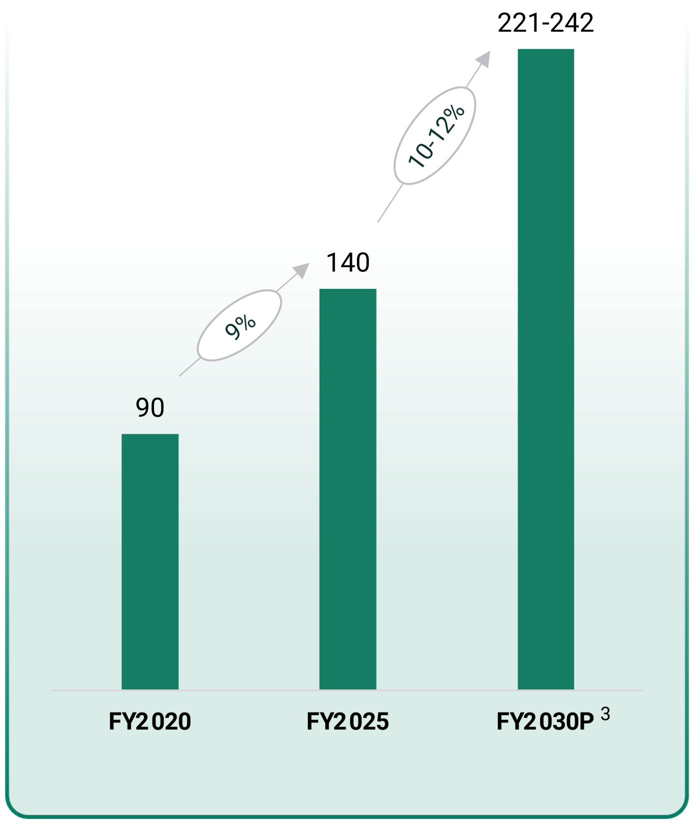
Insurance In India Is Underpenetrated…

Insurance density, CY24 ($, Gross Direct Premium Income (GDPI) per capita)



…With Strong Growth Potential

Insurance GDPI ($bn)[2]



Growth Drivers

Digital distribution
expanding insurance access to underserved markets

Regulatory Tailwinds:
'Insurance for All' by 2047, Bima Trinity

Macro-economic factors
Rising incomes and financial awareness

B-30+ Markets
Increasing insurance demand from B30+ markets with growth rates up to 1.6x higher than T30 during FY25-30[4]

Source: Redseer report; 2) IRDAI "Handbook on Indian Insurance Statistics 2023-24", GIC, Redseer research and analysis; Conversion rate of US$ 1 = INR 85 used
Note: $ / INR figures have been rounded to the nearest decimal place; 1) Gross Written Premium ("GWP") as a percentage of GDP; 3) P – Projected; 4) For motor, health and life new business insurance

Targeting High Growth B30+ Markets Through Rapidly Growing PoSP Network

Focus on high growing B30+ markets

GDPI CAGR FY2025-30P	B30+ markets	T30 markets
Health Insurance*	17 - 19%	11 – 12%
Motor Insurance*	14 - 17%	8 – 10%
Life Insurance*	10 - 11%	5 - 7%

- B30+ markets accounted for **50–60% of the industry's premium share** in motor, retail health, and life insurance new business as of March 31, 2025*
- Overall, **insurance demand in B30+ markets is projected to grow up to 1.6x faster** than in T30 markets between FY25 and FY30*

turtlemint

- **80%** of our Digital Partners are **based in B30+ markets**[3]
- **75.36%** of Platform Premium **distributed sold in B30+ markets**[4]

*Source : Redseer report

PoSPs have grown at a CAGR of +38% during FY20–25 to reach 2.7mn in FY25, while the number of individual agents has grown at a CAGR of +9% over the same period*

As of FY25, PoSPs accounted for **~50% of total insurance agent base; and** expected to surpass general (non-life) insurance agents by **1.3-1.5x by FY30***

PoSP's contribution to premiums is expected to grow at **24-32% CAGR** during FY25-30, **outpacing the industry's growth rate** of 10-12%*

532k+ POSPs

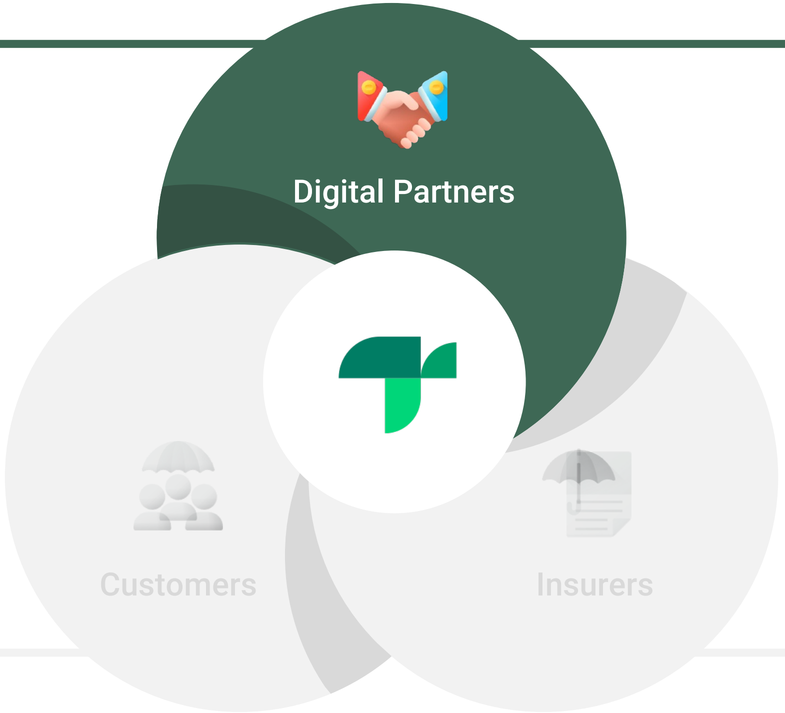
turtlemint

Largest certified PoSP network in India[5]

Turtlemint Triadic Model

Our Ecosystem | 659k+ Digital Partners; India's Largest Certified PoSP Network

Self-Employed | Retired | **659k+ Digital Partners** | Home-Maker | Financial Distributor



Customers
29.53 Mn policies distributed

46
Insurers

Personal Accident | Life | Motor | Health | Fire

Life Insurers | General Insurers | Stand Alone Health Insurers

Note: Figures as of March 31, 2026

Key Offerings To Digital Partners

One License, Many Products

Enabling access to multiple insurance products in one app via single PoSP certification

Seamless Transaction Journeys

- 848K quotes generated daily[1]
- Policies issued across 45 insurers
- 100% paperless journeys available

Customer Engagement Tools

- Personalized posters, videos & brochures shared[1]
- Available in 8 languages for effortless lead generation

Comprehensive Training

- 57k+ average MAU[2] on Turtlemint Academy
- 5.76k+ hours of content consumed monthly on average[1]

Flexible & Alternate Earning Opportunity

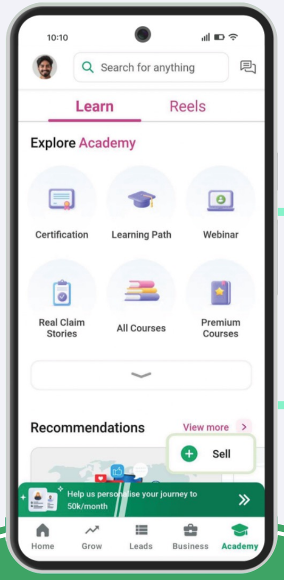
- Full-time, part-time
- Real-time commissions & timely payouts

Strong On-Job Support

Dedicated RM network & support for endorsements, claims, training and on-ground hand-holding

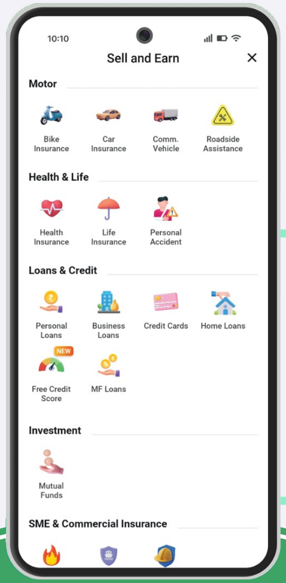
Note: 1) For the FY26 2) Monthly active users

25+ Best In Class Features in the TurtlemintPro App



Learn insurance, your way with 640+ courses

No paperwork, no branch visits - the entire funnel runs on the Turtlemint app

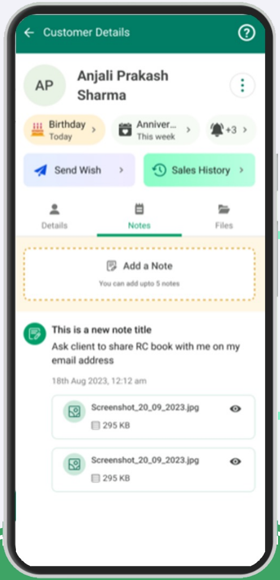


Sell 16+ financial products in one tap

Health, Car, Life, Mutual Funds, Loans — every journey starts here, so partners can match all customer needs in seconds

Grow business with content marketing

Ready-to-share personalized posters, instantly shareable on WhatsApp, Facebook, or in Print



Customer Management

View customer status, schedule meetings, take notes and cross sell opportunities

Tech-enabled PoSP Model Is Well Positioned To Drive Insurance Distribution And Servicing In B30+ Markets

		Traditional Model	Tech-enabled PoSP Model
Customer Experience	Choice & Product Areas	× Limited to only a few insurers	✓ Multi-brand access with real time comparisons
	Policy Issuance	× Manual, 2-5 days with paperwork	✓ Instant, paperless issuance via app/web
	Transparency	× Limited visibility on pricing/features	✓ Clear comparison of premiums, benefits, coverage
	Post-Sales & Claims	× Fully manual claims process	✓ Digital tracking as well as manual support
PoSP Enablement	Onboarding & Licensing	× Manual paperwork, in-person periodic training	✓ App-based onboarding, on-demand digital trainings
	Lead Management & Sales Tools	× Manual follow-ups and paper-based tools	✓ In-app lead tracking, auto-reminders
	Performance Tracking	× Limited visibility on real-time updates	✓ Real-time dashboard on earnings
	Reach	× Localised, can lead to cost inefficiencies	✓ Pan-India reach via tech and remote onboarding
Operational & Business	Ease of Scalability	× Low ease of and slower scalability	✓ Scalable tech to cater to other lines-of-business
	Cost-to-Serve	× High (manual servicing, offline support)	✓ Lower (digital infra, remote servicing)
	Compliance & Reporting	× Manual, lack of real-time updates	✓ Automated, real-time data capture

Source: Redseer Report

Seamless Digital Journey For Onboarding Digital Partners

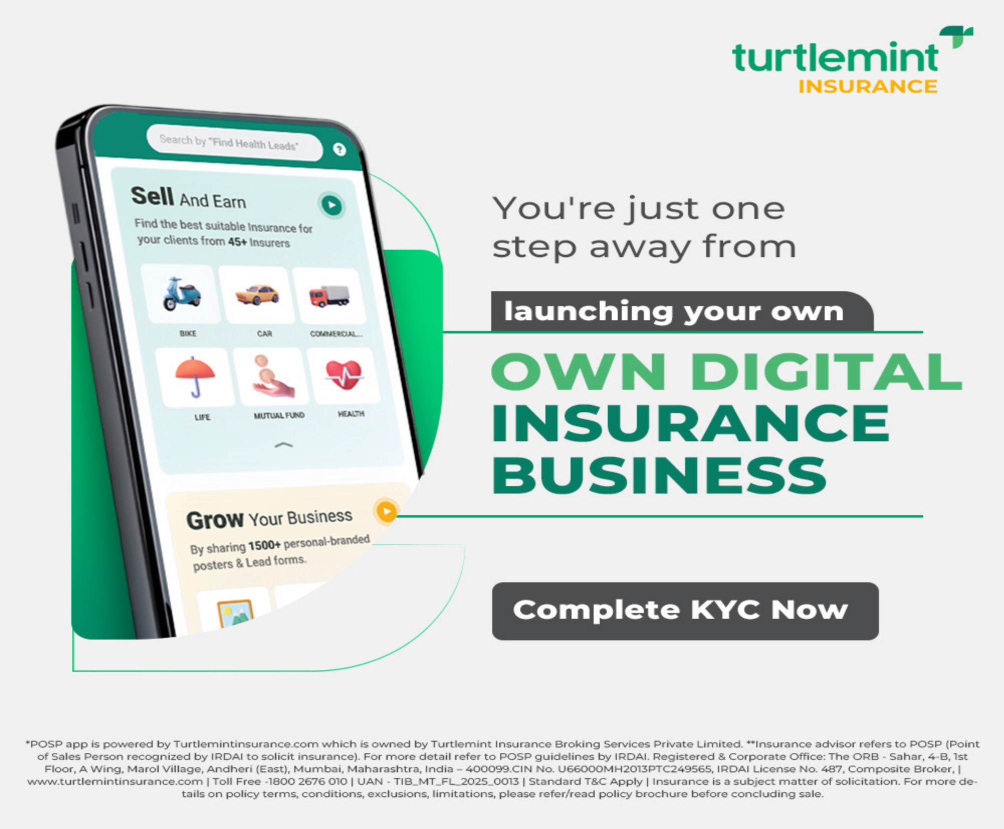
Onboarding at factory scale- Entirely digital and fully repeatable…

1. Campaign to reach prospects
2. One-tap interest capture
3. Guided app download flow
4. Quick sign-up
5. Digital KYC
6. Training and certification
7. Self paced learning modules
8. Begin selling & earning

659k+ digital partners recruited till date through this process

100% Digital Journey	Fast, Guided Onboarding	Training	Built to Scale
No paperwork, no branch visits - the entire funnel runs on the Turtlemint app	A clear step-by-step flow takes partners from click to certified in days	Structured modules ensure every partner is certified	A repeatable digital funnel that onboards partners across the country

Creative Campaigns To Recruit PoSP



Driving Cross-Sell & Multi-Product Enablement through Training

Teach New Skill	Deepen Capability	Reinforce with Feedback	Track Performance
• Basics of insurance & other products • 188+ product trainings across health & life • Need-based selling • Sales process • Communication	• Product knowledge • Financial planning • Selling skills • Soft skills • Platform adoption • AI & Digital skills	• Self-paced courses • Certification courses • Instructor led sessions • Micro learning • Practice your pitch • Assessments	• Monthly usage • Content starts • Completion rate • Webinar attendance • Engagement patterns

Business Outcome

Multi-product Digital Partners drive greater productivity, stronger customer relationships, and sustainable growth.

Diverse Digital Partner Profiles Across 19,186 Pin Codes

Suresh Singh
Barnala, Punjab

Surendra Sahu
Durgh, Chhattisgarh

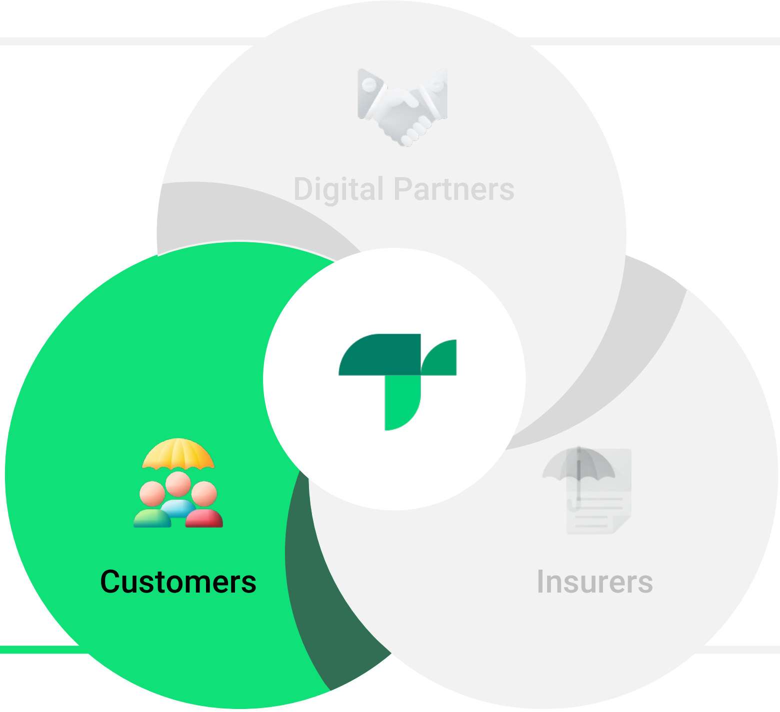
Rinku Saikia
Jorhat, Assam

Guduri Manidivya
Rajmundhry, Andhra Pradesh

All above 4 displayed digital partners were active during FY 26

Our Ecosystem | Large Customer Base With 29.53 Mn Policies Distributed

Self-Employed | Retired | **659K+ Digital Partners** | Home-Maker | Financial Distributor



Customers

29.53 Mn policies distributed

- Personal Accident
- Life
- Motor
- Health
- Fire

46 Insurers

- Life Insurers
- General Insurers
- Stand Alone Health Insurers

Note: Figures as of March 31, 2026

Customer Value Proposition

On-time Renewal Reminders

Timely reminders with payment links to renew policy via Turtlemint consumer app

Comprehensive Product Suite

29.53 Mn policies bought including health, life, motor & more from 46 insurers

Seamless Claims Process

Paper-free intimation, real-time updates, and help desk support through the app

Personalized Financial Guidance

Guidance from 659k+ Digital Partners across 19K+ pin codes

Unified Insurance Portfolio Management

App enabling access to comprehensive insurance portfolio in one place

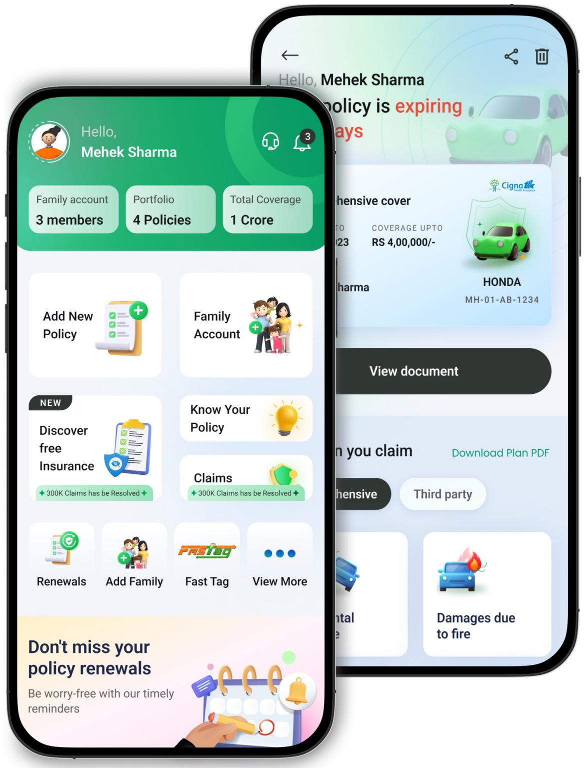
Instant & Transparent Quotes

Side-by-side quotes and comparisons from multiple insurers

User-friendly Experience That Emphasizes Choice, Convenience And Local Assistance Through A Digital Partner

Simplifying Personal Insurance Management For Customers

Comprehensive Customer App...



turtlemint

...Providing Enhanced Control, Transparency and Convenience

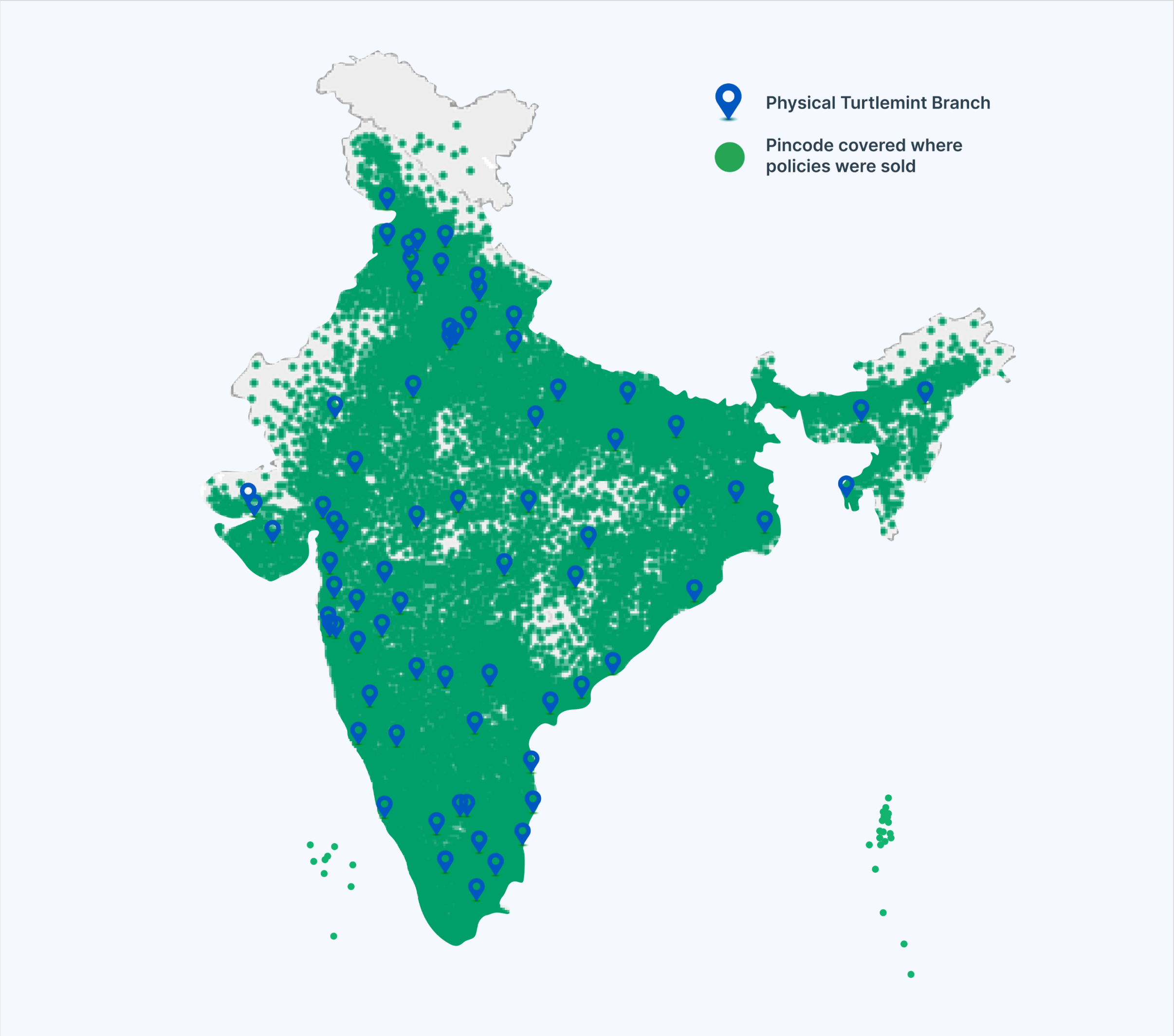
Designed to empower individuals in managing their personal insurance portfolio

A unified digital repository for customers to consolidate and oversee their insurance policies across categories in one place

Seamless policy renewals and efficient claims handling for customers

Secure sharing of essential policy information with designated family members enhancing transparency and ensuring preparedness

Nationwide Presence Using Technology



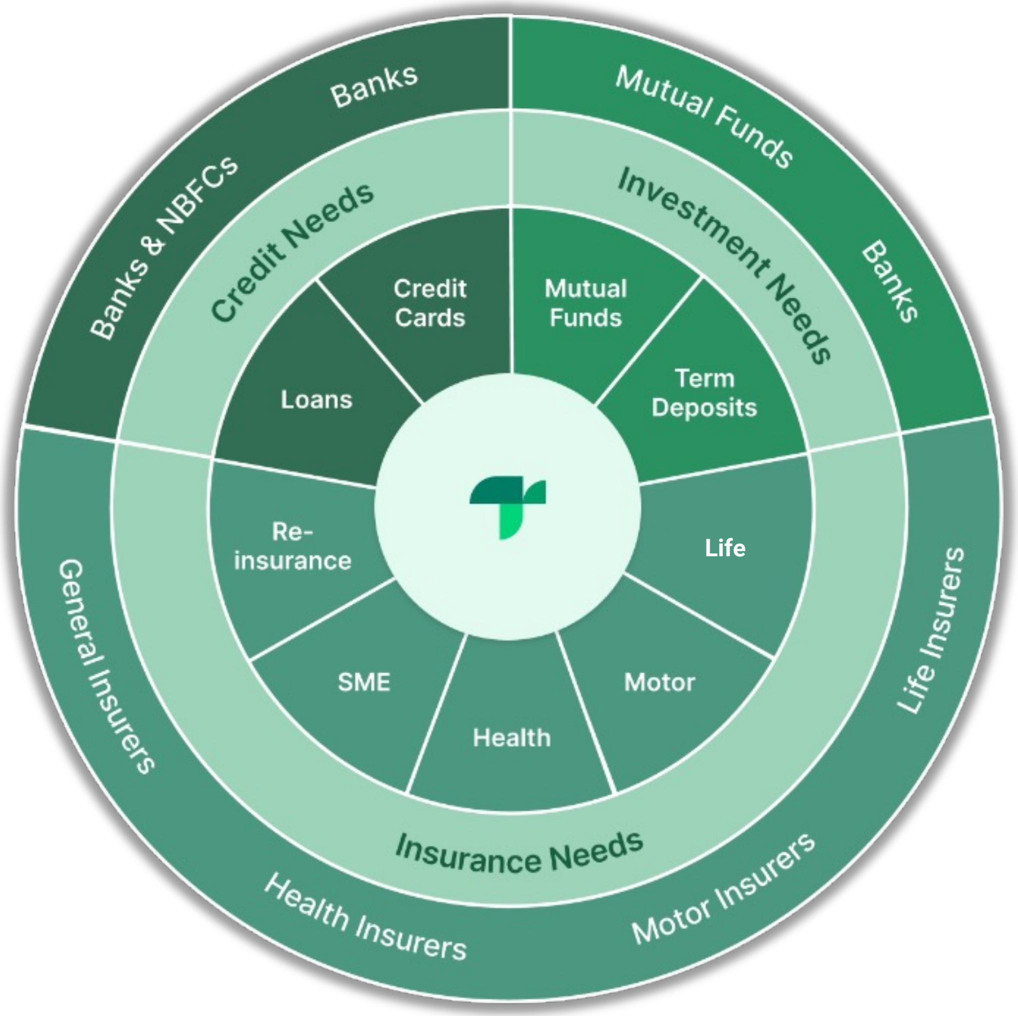
Note: Distribution network in India, as of March 31, 2026 *Map not to scale*

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia &Associates LLP

Our Strategy: Deepen Customer Relationship By Expanding Distribution Network And Adding New Products To Our Offerings

Continue To Deepen Penetration & Scale Insurance Distribution In B30+ Markets Through Expanding The DP Network

Introducing New Insurance Products And Adding Other Financial Products To Become One Stop Shop For All Financial Needs Of Our Customers



Customer Focused Claim Assistance

The Claim Journey enables end-to-end support with zero paperwork stress

01 Customer Contacts Turtlemint

02 Dedicated Claims team connects with Customer

03 In-House Experts Assist

04 Hassle-Free Processing

05 Happy Customer

Key Differentiators

Live App Tracking	80+ Geographies	Health Insurance	Motor Insurance
Real-time claim status on the Turtlemint app — always in the loop	On-ground RM support deployed across India for personal, local assistance	Dedicated medical counsellor from diagnosis all the way to recovery	Expert surveyor assigned to every motor claim for fastest resolution

What Our Customers And Partners Say About Claim Assistance

"I would like to express my sincere gratitude to your health claims team and in house doctor for taking the time and effort to understand my case, challenges involved, and for appropriately presenting it to the insurer. Their willingness to look into the details and their advocacy for my claim played a role in helping it eventually get approved. Thank you once again for the professionalism and commitment."

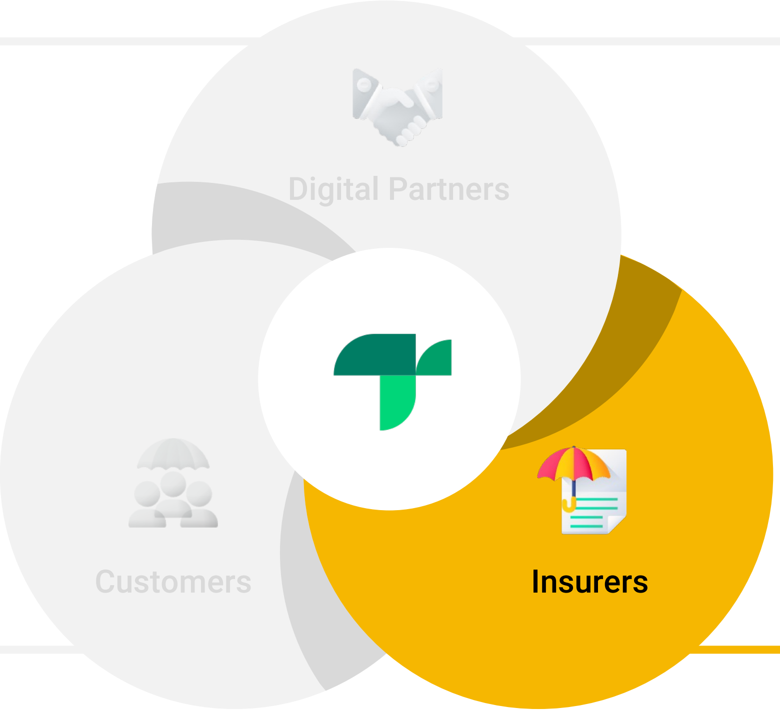
"I want to express my sincere appreciation for the prompt assistance during my recent bike insurance claim. The surveyor assigned was professional and courteous, and the claim was smoothly processed at a cashless network garage. The team's communication was clear, making a stressful situation so much easier to handle."

"Thanks for your excellent assistance in the claim. Earlier, the surveyor had denied the front bumper in the claim, but after your intervention the same was approved and the claim got settled."

"I am writing to express my sincere gratitude for the continuous follow-up and dedicated efforts that led to the successful approval and clearance of my health reimbursement claim. The journey, involved initial rejection and subsequent reconsideration requests. I am particularly thankful to the entire team and your doctor for championing my case, specifically for clarifying that the injury was accidental and not subject to the 24-month waiting period exclusion"

Our Ecosystem | 46 Insurance Partners Across GI, SAHI & Life

Self-Employed | Retired | **659k+ Digital Partners** | Home-Maker | Financial Distributor



Customers
29.53 Mn policies distributed

Personal Accident | Life | Motor | Health | Fire

46 Insurers

Life Insurers | General Insurers | Stand Alone Health Insurers

Note: Figures as of March 31, 2026

Key Offerings For Insurers

Deep B30 Penetration

Efficient access to underserved B30+ markets*

Faster Go-To-Market

Established network accelerates market entry without physical presence

Low & Optimized Distribution Costs

PoSP-led broker channels reduce insurers' non-commission costs by 8-10% vs agency channels*

Expanding Reach & Market Penetration

659k+ Digital Partners[1] enable instant nationwide reach

Comprehensive Post-Sale Support

Post-sale servicing and advisor support to policyholders

Source: *Redseer Report

Relationships With Broad Base Of Insurer Partners

Deep And Long-term Relationships With **46 Insurer Partners**

- Life Insurers
- General Insurers
- Stand Alone Health Insurers

Diversified Platform Driving Scale For Insurer Partners

INR 1bn

Underwritten by 17 Insurer partners in premiums through our platform (FY26)

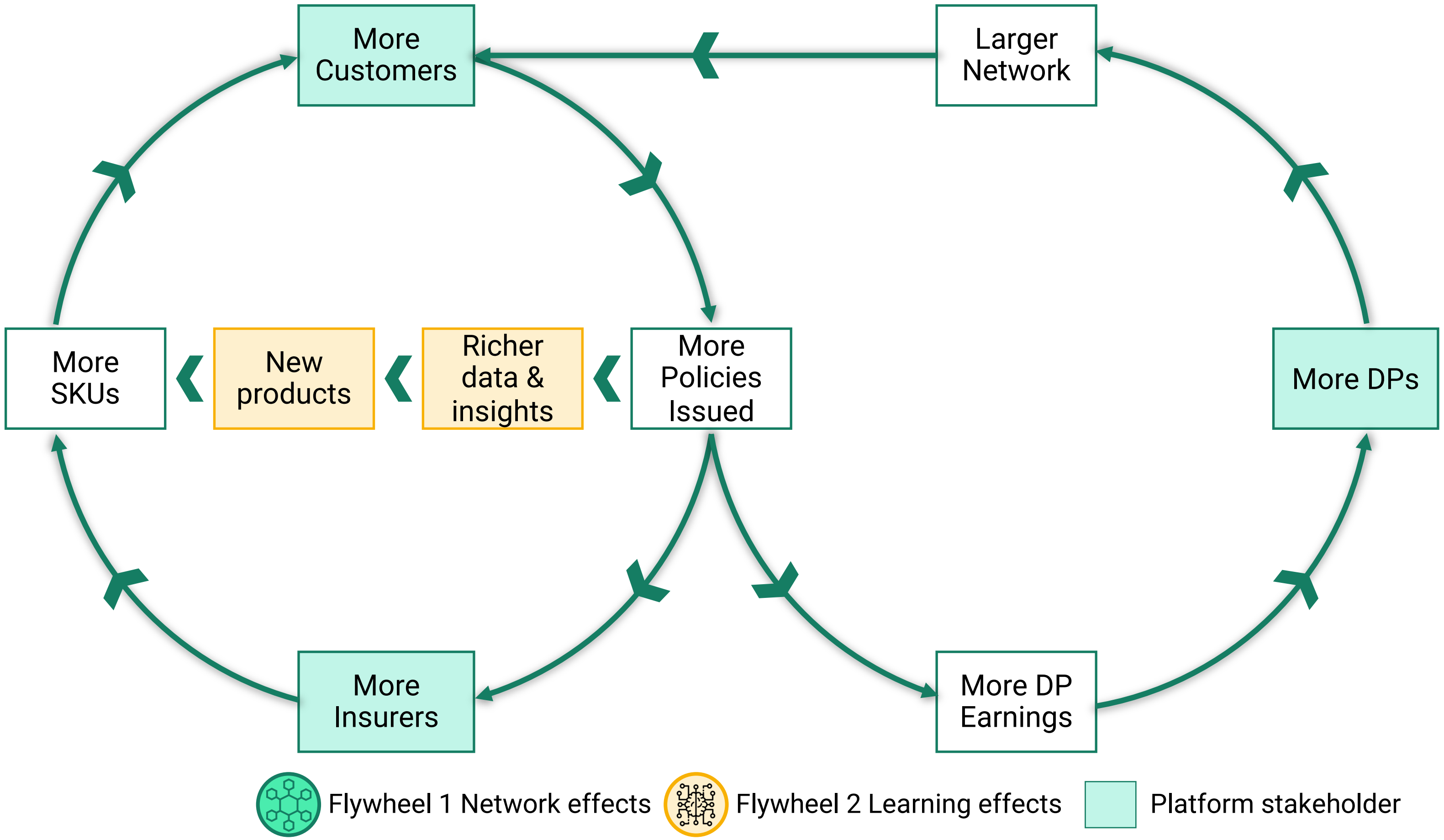
22.57%

Contribution of platform premium by top 3 insurer partners (FY26)

Source: Redseer Report

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Self-reinforcing Flywheels Driving Strong Network And Learning Effects



Network Effect

Expanding network of platform stakeholders results in increased reach, product diversity, and customer activity that drives continued platform growth

Learning Effect

Refining product offerings and engagement strategies basis insights from an increasing data pool leads to higher policy sales and earning potential for Digital Partners

Self-reinforcing, interconnected flywheels lead to efficient scale-up, enhanced competitive positioning and strong outcomes for ecosystem participants

Product and Technology

Our AI Strategy

AI will reshape insurance distribution.

We're not watching from the sidelines – we're driving the change !

We plan to use AI to improve our product offering to Digital Partners and Customers. It drives growth through better conversion and cross-sell, multiplies the productivity of our partners and RMs, and lifts customer satisfaction through faster support - which flows straight into stronger retention.

Drive Growth

Drive growth through AI driven sales channels

- AI led calling for driving higher renewals
- Faster and cheaper onboarding of Digital Partners through AI calls

Improve Productivity

AI Co-pilots for Digital Partners and Relationship Managers

- Sales assistants that answer all customer queries and improve conversions
- Co-pilots for RMs allowing them to manage a larger base of Digital Partners

Higher Retention

Improve Digital Partner and Customer retention through excellent and fast support

- AI powered Help center that provides 24*7 support
- AI assistants for our operations team for faster TATs

Becoming An AI First Company

Our ambition is to become an AI first company. And we have made a strong start.
Every function has started building with AI - not as a pilot, but in day-to-day work.

Sales and Ops	AI driven Customer Support and AI based sales calling
Product and Design	UX Wireframing, PRD writing and analytics
Content and Marketing	Generating marketing and training content at scale
Finance and HR	KPI dashboard creation and CV shortlisting
Engineering	AI assisted development, automated testing and code reviews

Proprietary Technology Platforms For Onboarding Insurer Partners

Core infrastructure solutions to streamline and scale insurance integrations

Insurance Hub

Insurers → **API** → Insurance Hub → **API** →

- **Seller app**
- **Banks**
- **Brokers**
- **E-commerce**
- **Fintech companies**

Offering access to:

- Insurance products,
- KYC services
- Robust transformation and rules engine
- Launch new products and services efficiently

Integration Studio

Supports the entire lifecycle of API integrations including one-click deployment

Training And Building Capabilities For Exceptional Customer Experience

Digital Partners

Building Digital Partner capabilities to enable trusted, need-based advisory experiences through structured learning interventions.

- **PoSP Certifications -** Insurance fundamentals & compliance
- **Structured Learning Paths -** Guided product selling
- **Skill-based courses -** Multi-skill capability development

Better Advice

Relationship Managers

Training RMs in communication, product expertise & consultative selling. The learning journey spans three levels

- **Foundation** - Basics of insurance & role understanding
- **Elevate** - Sales & Soft Skills, core health & life products
- **MultiMaster -** Advanced insurance & other financial products.

Better Support

Operations

Building capabilities in communication etiquette, query resolution, and process excellence

- **Regular Checks** - Email & Call
- **Process Knowledge Tests -** Validating process understanding
- **Refreshers** - Refresher trainings for bottom performers

Seamless Service

Claims

Driving smoother claim experiences by training on processes, documentation, and empathetic communication.

- **Regular Checks** - Email & Call
- **Process Knowledge Tests -** Validating process understanding
- **Refreshers** - Refresher trainings for bottom performers

Faster Resolution

Business Outcome: A consistent, trusted customer experience across every interaction - from product advice to policy servicing and claims.

Our Board

Backed By An Experienced Board Of Directors

Experienced Board Of Directors

21+

Dhirendra Nalin Mahyavanshi

- Chairperson, MD & CEO
- Prior exp: ICICI Lombard General Insurance Co. Ltd., Quikr India Pvt. Ltd.

23+

Anand Rohidas Prabhudesai

- Executive Director and COO
- Prior exp: Yahoo India Pvt. Ltd., Nokia India Pvt. Ltd., Quikr India Pvt. Ltd.

10+

Mohua Sengupta

- Independent Director
- Serves as SVP[1] and Country Head at Stancorp Global Services India Pvt. Ltd. and as a Director at Turtlemint Insurance Broking Services Pvt. Ltd.
- Prior exp: Mashreq Global Services Pvt. Ltd., Novartis Healthcare Pvt. Ltd., 3i Infotech Ltd., ITC Infotech India Ltd.

35+

Alok Chandra Misra

- Independent Director
- Prior exp: General Atlantic Pvt. Ltd., WNS Global Services Pvt. Ltd., Mphasis Ltd., ITC Ltd.

35+

Anup Wadhawan

- Independent Director
- Former IAS officer and retired as a secretary in the Ministry of Commerce and Industry
- Serves as a Director on the board of Bajaj General Insurance Ltd.[2], Bajaj Life Insurance Ltd.[3], Glaxosmithkline Pharmaceuticals Ltd., Yatra Online Ltd. and Aequs Ltd.
- Prior exp: Duke University, Pennsylvania State University

27+

Dinanath Mohandas Dubhashi

- Independent Director
- Serves as an advisor to the Chairman of L&T Finance Ltd. on strategic matters and as a Director at Turtlemint Insurance Broking Services Pvt. Ltd.
- Prior exp: L&T Finance Ltd., BNP Paribas Ltd.

◯ Years of experience

Note: 1) Senior Vice President; 2) Formerly Bajaj Allianz General Insurance Co. Ltd.; 3) Formerly Bajaj Allianz Life Insurance Co. Ltd.

Q4’26 & FY26 Performance

FY26 – Full year performance snapshot

INR 38,678 Mn

Platform Premium*

31% YoY

659,073

Digital Partners

Recruited 115k DPs in FY26

INR 10,983 Mn

Revenue From Operations

57% YoY*

INR 1,416 Mn

Service EBITDA

70% YoY*

7.83 Mn Policies issued

46 Insurer Partners

19k+ pin codes

**Above all YoY % are calculated based on FY25 Proforma numbers*

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Largest Certified And Diversified Digital Partner Base; 80% Based In B30+ Markets

60.93% Digital Partners are up to the age of 35

4.62% Platform premium generated by top 100 Digital Partners

Continued growth in Active Digital Partners: Quarterly Count of Digital Partners Issuing a Policy

Note: Data in the slide as of March 31, 2026
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Business Model Characterized By Strong DP Earnings

Our **User-friendly Platform, Transparent Payout Structures And Accessible Training Resources** Contribute To Growth In Productivity And Scale Of Our Distribution Network

(Average earnings[1] cohort of Digital Partners)

Cohort	FY20	FY21	FY22	FY23	FY24	FY25	FY26
FY20	1.0x	1.9x	2.4x	2.4x	2.3x	2.8x	3.8x
FY21		1.0x	2.4x	2.7x	2.3x	2.6x	3.4x
FY22			1.0x	2.4x	2.2x	2.4x	3.2x
FY23				1.0x	1.6x	1.8x	2.2x
FY24					1.0x	2.4x	3.1x
FY25						1.0x	2.1x
FY26							1x

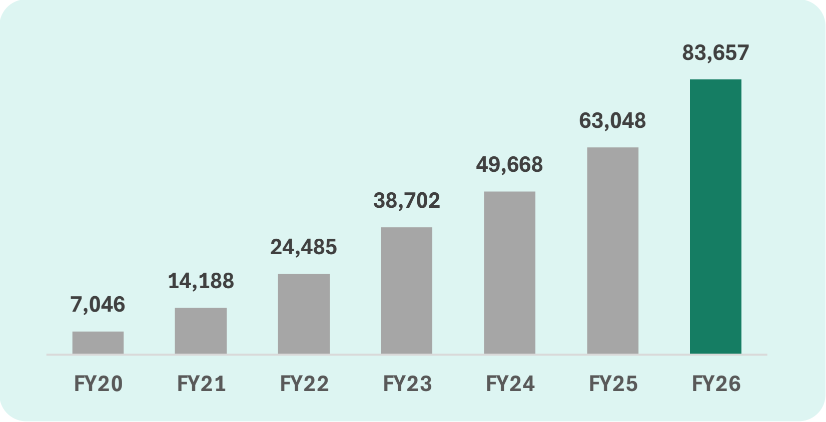
Note: Average earnings refer to the total payout received from Turtlemint by the digital partner cohort for the given FY divided by the total number of digital partners who received a payout from that digital partner cohort in that FY;
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Our Premium And Revenue Growth Driven By Our Ability To Recruit And Retain Our Digital Partner Base Is Now An Established Playbook

Active Transacting DPs (quarterly average)

CAGR

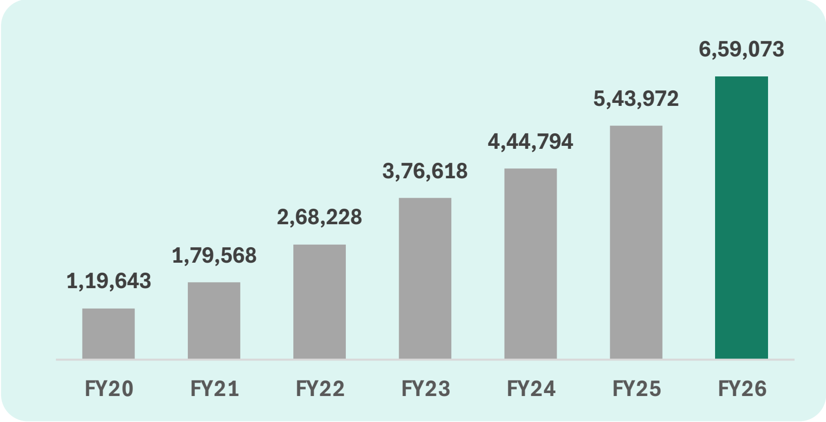
51%



Verified DPs

CAGR

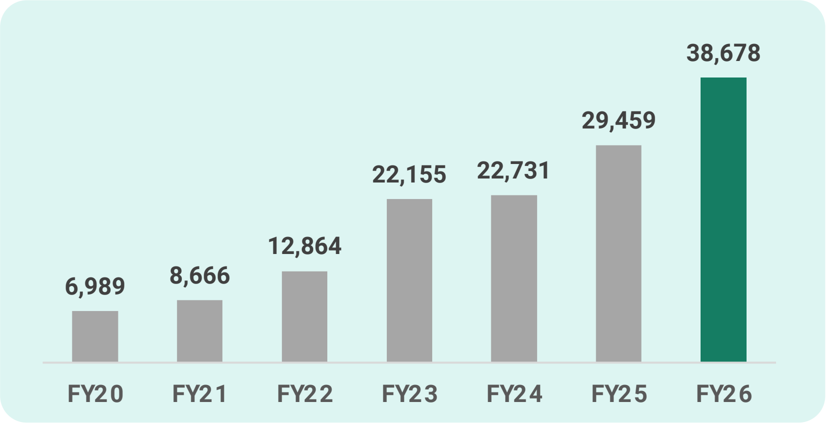
33%



Platform Premium (in Mn)

CAGR

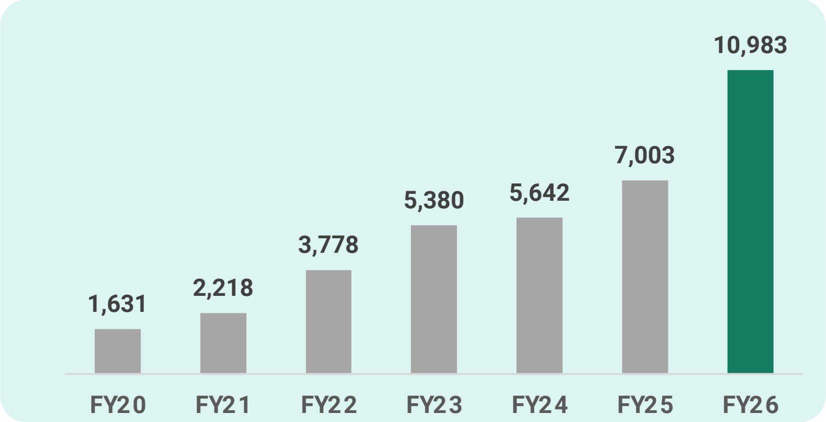
33%



Revenue from Operations (in Mn)

CAGR

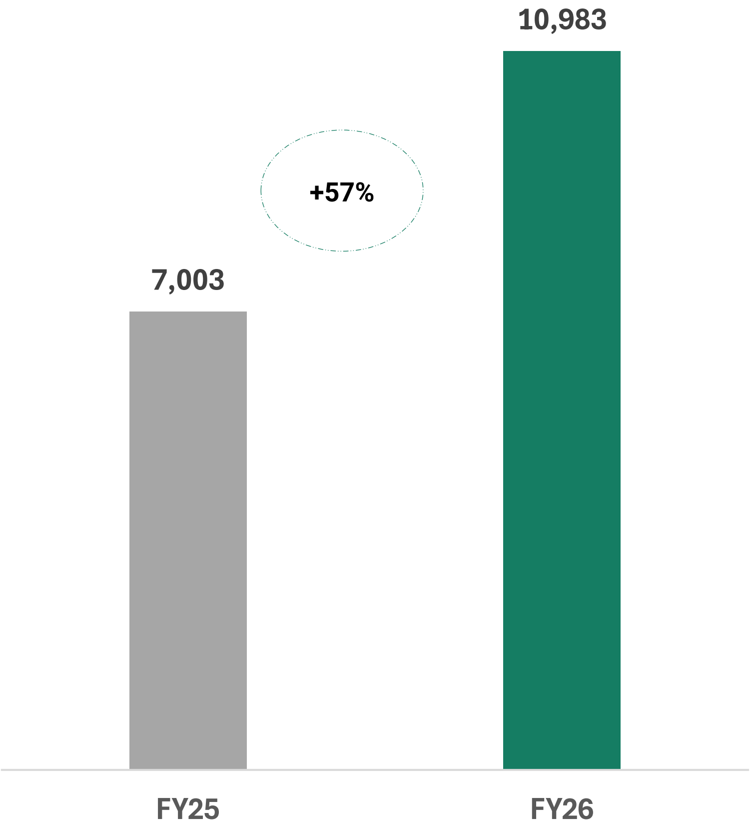
37%



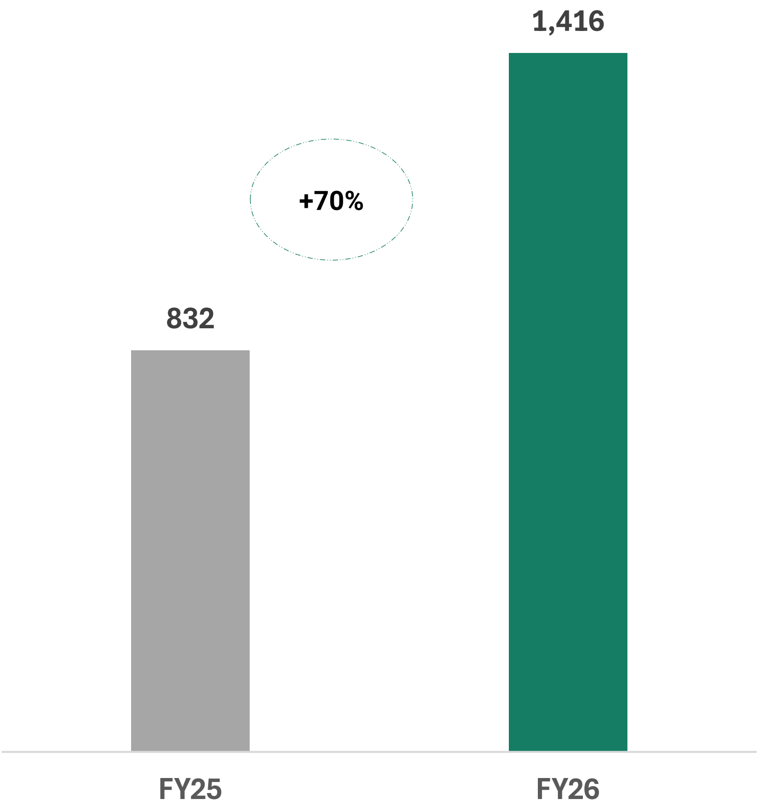
All numbers from FY20 to FY25 are on Proforma basis.)
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Our FY26 Revenue Has Grown At Over 57% While Our Service EBITDA Has Grown By 70% For The Year

Revenue from Operations* (in Mn)



Service EBITDA* (in Mn)



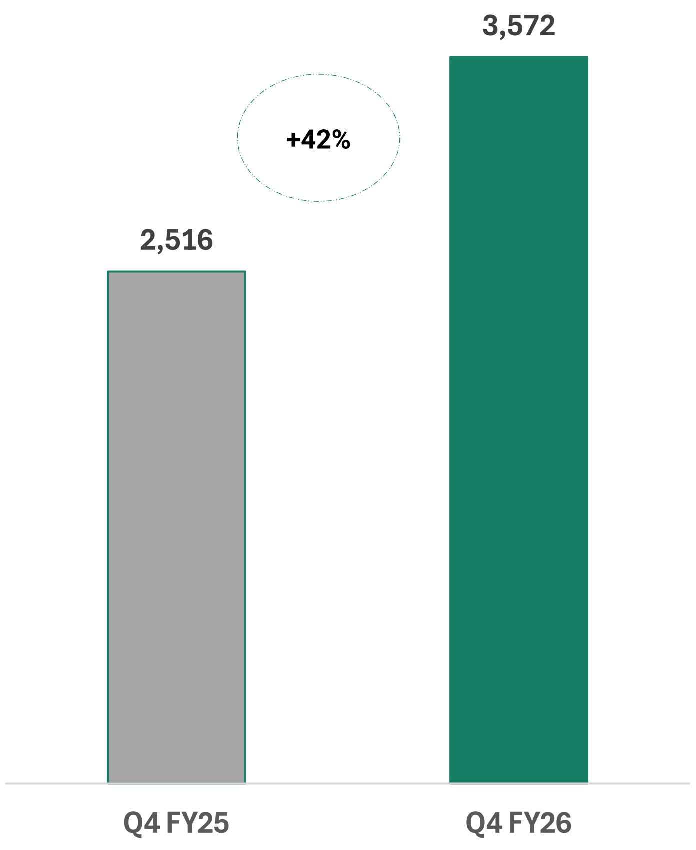
YoY %

**Revenue numbers for FY25 and Service EBITDA numbers for FY25 are on Proforma basis*
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

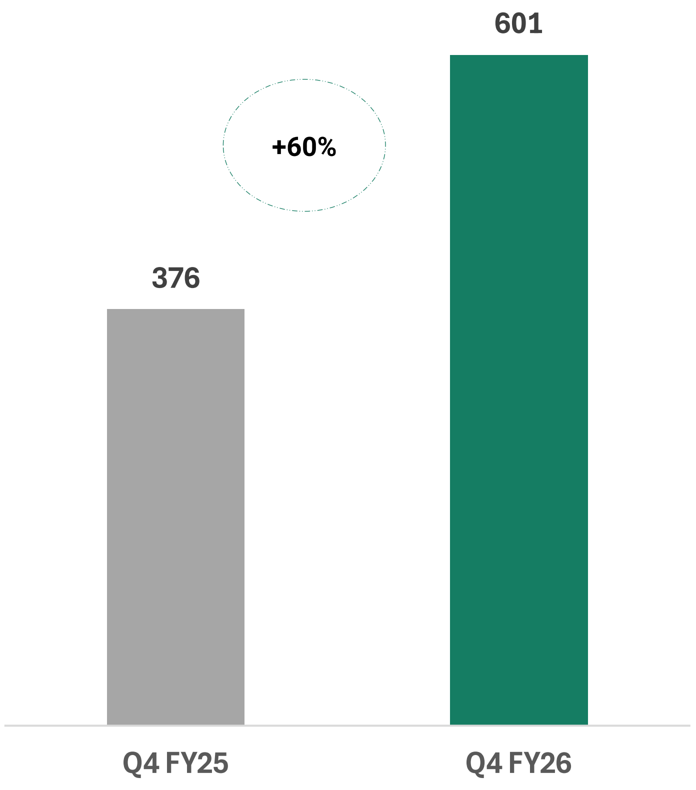
.

Our Q4 FY26 Revenue Has Grown At Over 42% While Our Service EBITDA Has Grown By Over 60% For The Quarter

Revenue from Operations (in Mn)



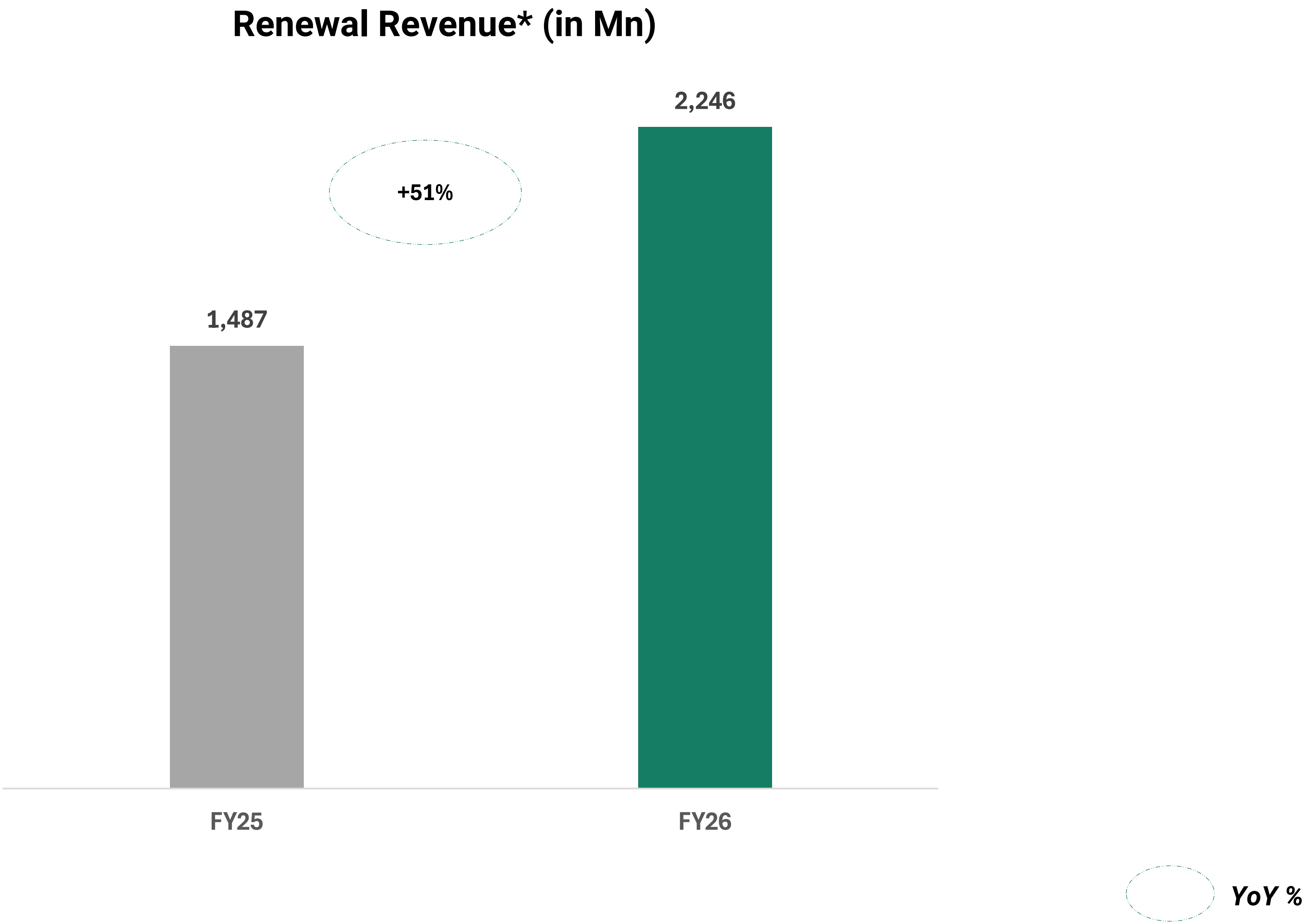
Service EBITDA (in Mn)



All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

YoY %

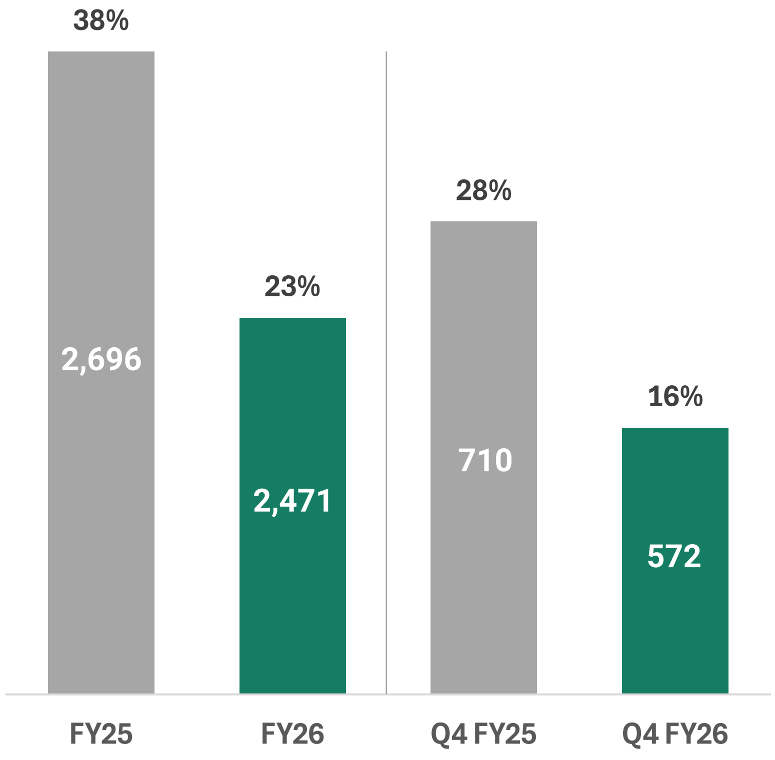
Service EBITDA Margin Expansion Is Supported By Growth In The Renewal Book



All numbers are on Proforma basis
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

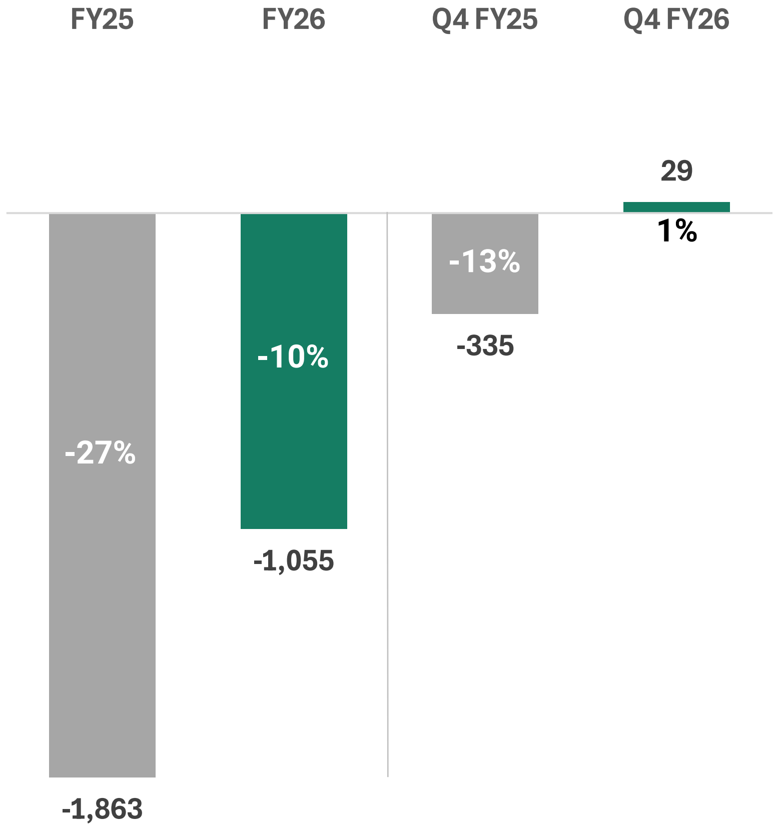
Adjusted EBITDA In Q4FY26 Was Breakeven. Corporate Overheads For FY26 Have Reduced From 38% Of Revenue To 23%

Corporate Overhead as % of Revenue*



INR Mn

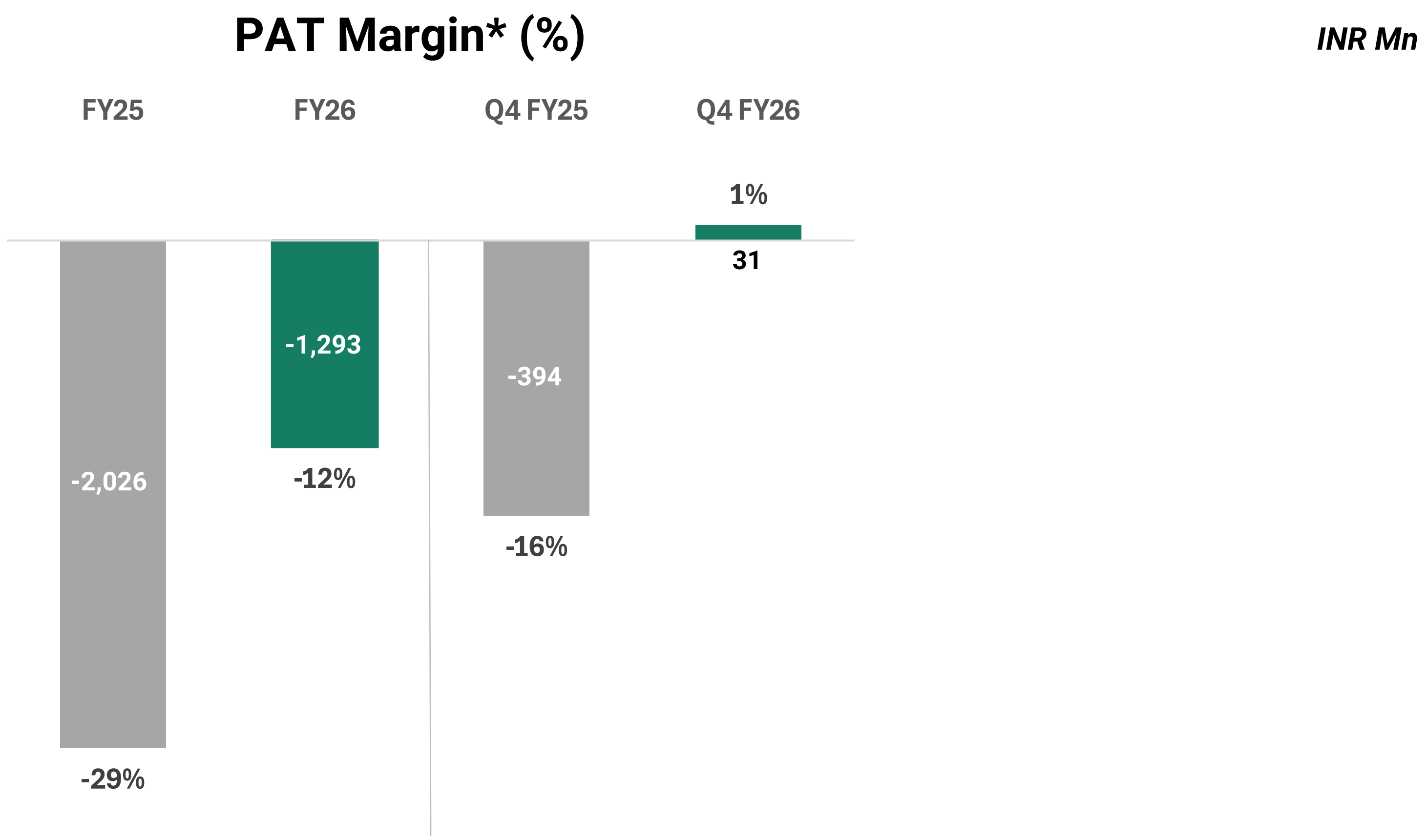
Adjusted EBITDA* (in Mn)



Adj. EBITDA as a % of Revenue

***Corporate overheads, Revenue and Adjusted EBITDA numbers for FY25 are on Proforma basis**
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP.

PAT For Q4FY26 Is Breakeven. For FY26, PAT To Revenue Has Reduced From (29)% To (16)%



Net cash flow generated from operating activities converted at 99% to PAT indicating strong working capital management

**Profit after tax (PAT) and revenue numbers for FY25 are on Proforma basis*

Profit after Tax (PAT) reported for FY26 excludes exceptional items

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Income Statement: Q4 FY26 Was Our First Quarter With Adjusted EBITDA Breakeven

Particulars (INR Mn)	Q4 FY 25	Q4 FY 26	YoY
Revenue from Operations	**2,516**	**3,572**	**42%**
Service EBITDA	**376**	**601**	**60%**
Corporate Overheads	**710**	**572**	**(19%)**
% of Revenue from operations	*28%*	*16%*	*(12%)*
Adjusted EBITDA	**(335)**	**29**	**NM**
% of Revenue from operations	*(13%)*	*1%*	*14%*
EBITDA	**(321)**	**(7)**	**NM**
Profit before exceptional items and tax	**(395)**	**(52)**	**NM**
Exceptional items	-	-	NM
Profit before tax	**(395)**	**(52)**	**NM**
Profit after tax	**(394)**	**31**	**NM**

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Income Statement FY26: Strong Growth Coupled With Margin Improvement

Particulars (INR Mn)	FY 25 (Proforma)	FY 26 (Consolidated)	YoY
Revenue from Operations	**7,003**	**10,983**	**57%**
Service EBITDA	**832**	**1,416**	**70%**
Corporate Overheads	**2,696**	**2,471**	**(8%)**
% of Revenue from operations	*38%*	*23%*	*(15%)*
Adjusted EBITDA	**(1,863)**	**(1,055)**	**NM**
% of Revenue from operations	*(27%)*	*(10%)*	*NM*
EBITDA	**(1,675)**	**(1,194)**	**NM**
Profit before exceptional items and tax	**(1,999)**	**(1,376)**	**NM**
Exceptional items	-	(549)	NM
Profit before tax	**(1,999)**	**(1,926)**	**NM**
Profit after tax	**(2,026)**	**(1,843)**	**NM**

FY25 numbers are on Proforma basis. Please Refer glossary section for rational for proforma and definitions for term used.
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Appendix

Consolidated Statement Of Profit And Loss For The Year Ended March 31, 2026

Particulars (INR Mn)	For the year ended March 31, 2025	For the year ended March 31, 2026
Revenue from operations	**6,627**	**10,983**
Other income	305	111
Total income (I)	**6,932**	**11,094**
Expenses		
Employee benefits expense	2,226	2,424
Finance costs	23	21
Depreciation and amortisation expenses	292	162
Impairment losses on financial instruments	35	25
Other expenses	6,249	9,838
Total expenses (II)	**8,826**	**12,470**
Loss before exceptional items and tax (III = I-II)	**(1,894)**	**(1,376)**
Exceptional items :	**0**	**549**
Loss before tax (V= III-IV)	**(1,894)**	**(1,926)**
Tax expense:	**47**	**(83)**
Loss for the year (VII = V-VI)	**(1,941)**	**(1,843)**

All numbers above are based on the Annual audited financial statements.
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Consolidated Statement Of Profit And Loss For Q4, FY2026

Particulars (INR Mn)	For the quarter ended March 31, 2025	For the quarter ended March 31, 2026
Revenue from operations	**2,516**	**3,572**
Other income	51	32
Total income (I)	**2,568**	**3,604**
Expenses		
Employee benefits expense	589	593
Finance costs	5	5
Depreciation and amortisation expenses	70	40
Impairment losses on financial instruments	5	(3)
Other expenses	2,294	3,021
Total expenses (II)	**2,963**	**3,656**
Loss before exceptional items and tax (III = I-II)	**(395)**	**(52)**
Exceptional items :	**0**	**0**
Loss before tax (V= III-IV)	**(395)**	**(52)**
Tax expense (VI):	**(1)**	**(83)**
Loss for the period (VII = V-VI)	**(394)**	**31**

All numbers above are based on the Annual audited financial statements.
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Consolidated Condensed Balance Sheet As At March 31, 2026

Particulars	March 31, 2025	March 31, 2026
Property Plant and equipment *(including ROU, intangibles & goodwill)*	440	340
Income tax assets (net)	301	590
Other non-current assets	37	129
Trade receivables	1,378	1,588
Cash and Bank balances	3,165	1, 276
Cash and cash equivalents	*914*	*682*
Other Bank balances	*920*	*568*
Other financial assets - Non current	*14*	*15*
Other financial assets - current	*1,316*	*11*
Other current assets	241	579
Total assets	**5,562**	**4,501**
Total equity	4,105	3,052
Lease liabilities	266	185
Trade Payables	654	710
Provisions	134	164
Other liabilities	403	391
Total equity and liabilities	**5,562**	**4,501**

All numbers above are based on the Annual audited financial statements.
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Consolidated Condensed Statement Of Cash Flows For The Year Ended March 31, 2026

Particulars (INR Mn)	For the year ended March 31, 2025	For the year ended March 31, 2026
(Loss) before tax	**(1,894)**	**(1,926)**
Adjustments to reconcile loss before tax to net cashflows :		
Depreciation and amortisation expenses	292	162
Impairment losses on financial instruments	35	25
Interest expense on lease liabilities	22	18
Interest income on deposits	(266)	(83)
Interest on Income-tax refunds	(26)	(18)
Financial Instruments related expenses	0	525
IPO related expenses	0	24
Share based payment expense	118	250
Interest on bank loan,Interest income on unwinding of security deposits, Gain on early termination of lease, Gain on disposal of PPE and intangible assets and Loss on disposal of PPE	(6)	(6)
Operating cash flow before working capital changes	**(1,725)**	**(1,028)**
Working capital adjustments:		
(Increase) / Decrease in other financial assets	16	(15)
(Increase) / Decrease in other assets	(106)	(354)
(Increase) / Decrease in trade receivables	(546)	(219)
Increase / (Decrease) in trade payables	(47)	56
Increase / (Decrease) in other financial liabilities	41	(82)
Increase / (Decrease) in other liabilities	(143)	68
Increase / (Decrease) in provisions	29	15
Cash (used) in operations	**(2,481)**	**(1,560)**
Net Income tax refund/(paid)	323	(262)
Net cash flow generated / (used) in operating activities (A)	**(2,158)**	**(1,822)**
Cash flows from investing activities (B)	**2,352**	**1,720**
Cash flows from financing activities (C)	**(147)**	**(130)**
Cash and cash equivalents taken over pursuant to Business combination (A+B+C)	**47**	**(232)**
Cash and cash equivalents at the beginning of the year	867	914
Cash and cash equivalents at the end of the year	**914**	**682**

All numbers above are based on the Annual audited financial statements.
All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Adjusted EBITDA To PAT Walk

Particulars (INR Mn)	FY 25	FY 26	Q4 FY25	Q4 FY26
Adjusted EBITDA	**(1,863)**	**(1,055)**	**(335)**	**29**
ESOP cost	118	250	37	68
Other Income	(305)	(111)	(51)	(32)
EBITDA	**(1,675)**	**(1,194)**	**(321)**	**(7)**
Depreciation and amortisation expenses	300	162	70	40
Finance costs	24	21	5	5
PBT before tax and exceptional items	**(1,999)**	**(1,376)**	**(395)**	**(52)**
Exceptional items	-	549	0	0
PBT after exceptional items	**(1,999)**	**(1,926)**	**(395)**	**(52)**
Tax expenses	27	(83)	(1)	(83)
PAT	**(2,026)**	**(1,843)**	**(394)**	**31**

FY25 numbers are on Proforma basis. Please Refer glossary section for rational for proforma and definitions for term used.

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

Operational Key Performance Indicators (KPIs)

Particulars (INR Mn)	FY 23 (Proforma)*	FY 24 (Proforma)*	FY 25 (Proforma)*	FY 26 (Consolidated)
Operational KPIs :				
Platform premium	22,155	22,731	29,459	38,678
Number of Digital Partners	3,76,618	4,44,794	5,43,972	6,59,073
Active Transacting Digital Partners (quarterly average)	38,702	49,668	63,048	83,657
Percentage of Platform Premium distributed in B30+ Markets	71.64%	71.15%	73.78%	75.36%
Financial KPIs :				
Revenue from operation	5,380	5,642	7,003	10,983
Service EBITDA	(648)	560	832	1,416
Adjusted EBITDA	(2,922)	(1,821)	(1,863)	(1,055)
Loss before exceptional items	(2,882)	(1,933)	(1,894)	(1,376)
Loss for the year	(2,838)	(1,870)	(2,026)	(1,843)

**Turtlemint Fintech Solution Ltd* Company acquired Turtlemint Insurance Broking Services Private Limited with effect from May 8, 2024 (material subsidiary), Hence, *the pro forma financial and operational information has been compiled by the management of the Company on a voluntary basis to illustrate the impact of the acquisition of TIB on the financial performance for the financial years ended March 31, 2025, March 31, 2024, and March 31, 2023, respectively, as if the acquisition had been consummated on April 1, 2024, April 1, 2023, and April 1, 2022, respectively.`*

Glossary

Term	Description
Active Transacting Digital Partners (quarterly average)	Active Transacting Digital Partners are those Digital Partners who have facilitated the sale of insurance or any other product in the given period, calculated as a quarterly average during the relevant period/ fiscal year.
Adjusted EBITDA	Adjusted EBITDA for the relevant period/ year equals loss for the period plus total tax expense, finance costs, depreciation & amortisation expense, share based payment expense and exceptional items less other income
Corporate Overhead	Corporate overheads for the relevant period equals to Adjusted EBITDA for the relevant period less Service EBITDA for the relevant period
Costs of Direct Operations	Certain tech platform costs pertaining to policy issuance, post sales support, renewals and claims
Customer Acquisition Cost	Proforma total expenses directly attributable to operational activities in generating our revenue from operations which includes commission paid
Digital Partners	Any user who has registered on our TurtlemintPro platform to distribute insurance and other financial products and completed KYC having provided us with their phone number, name and permanent account number. Digital Partners also include PoSPs who have completed the mandatory training, enabling them to obtain the requisite certification to distribute insurance products in accordance with applicable IRDAI regulations, including the PoSP Regulations
Direct Employee Cost	Proforma employee benefit expenses related to the sales personnel who are the primary contact for digital partners for their pre and post sales activities including renewals and claims support
Fixed Expenses	Fixed Expenses refer to proforma total expenses/ total expenses less Customer Acquisition Cost (i.e., proforma total expenses/ total expenses directly attributable to operational activities in generating proforma revenue from operations which includes commission paid), Direct Employee Cost (i.e., proforma employee benefit expenses/ employee benefit expenses related to the sales personnel who are the primary contact for digital partners for their pre and post sales activities including renewals and claims support) and Costs of Direct Operations (i.e. certain tech platforms costs pertaining to policy issuance, post-sales support, renewals andclaims)
Insurer Partners	Licensed insurance companies that sell their insurance products on our platform
Loss before exceptional items and tax	Loss before exceptional items and tax refers to Total Income less total expenses before adjusting for exceptional items and total tax expenses for the period
MAU	Monthly active users refer to the total number of unique users who have visited our Turtlemint platform in a month
Percentage of Platform premium distributed in B30+ markets	Percentage of Platform Premium distributed in B30+ markets refers to the percentage of premium on policies issued by the insurance companies through our platform in pin codes belonging to the B30+ markets

Glossary

Term	Description
PoSP	Point-of-sale person; Digital Partners who have completed the mandatory training, enabling them to obtain the requisite certification to distribute insurance products in accordance with applicable IRDAI regulations, including the PoSP Regulations
Platform Premium	Platform Premium refers to total premium (i.e., payment and consideration) received on the insurance policies (net of Goods and Service Tax) that were issued or re-issued by an insurance company through our platform
Premium productivity per employee	Premium productivity per employee refers to the Platform Premium divided by our average number of permanent employees for the relevant period
Profit/ (Loss) for the period / year	Loss for the period / year refers to total Income and less total expenses less exceptional items total tax expenses for the period/ year
Proforma financial statements	The proforma P&L ,Adjusted EBITDA, Service EBITDA, other financial information and operational information has been compiled by the management of the Company on a voluntary basis to illustrate the impact of the acquisition of Turtlemint Insurance Broking services Private Limited with effect from May 08, 2024 (material subsidiary) on the financial performance for the financial years ended March 31, 2025, March 31, 2024, and March 31, 2023, respectively, as if the acquisition had been consummated on April 1, 2024, April 1, 2023, and April 1, 2022, respectively.
Renewal commission revenue	Renewal commission revenue refers to the commission earned on renewal policies. Renewal policies refers to policies which are renewed either with the same insurer partner or a different insurer partner in a given period
Service EBITDA	Service EBITDA equals revenue from operations less Customer Acquisition Cost (i.e.,total expenses directly attributable to operational activities in generating revenue from operations which includes commission paid), Direct Employee Cost (i.e., employee benefit expenses related to the sales personnel who are the primary contact for digital partners for their pre and post sales activities including renewals and claims support) and Costs of Direct Operations (i.e. certain tech platforms costs pertaining to policy issuance, post-sales support, renewals and claims)
TAM	Total addressable market

**Turtlemint Fintech Solution Ltd* Company acquired Turtlemint Insurance Broking Services Private Limited with effect from May 8, 2024 (material subsidiary), Hence, *the pro forma financial and operational information has been compiled by the management of the Company on a voluntary basis to illustrate the impact of the acquisition of TIB on the financial performance for the financial years ended March 31, 2025, March 31, 2024, and March 31, 2023, respectively, as if the acquisition had been consummated on April 1, 2024, April 1, 2023, and April 1, 2022, respectively.`*

Frequently Asked Questions

FAQs

DP (Digital Partners) vs. PoSP (Point of Sales Person), what's the difference?

- DP is an internal terminology that stands for Digital Partners. These represent count of partners that we have recruited and completed KYC
- PoSP are DPs licensed (post-certification) to sell insurance
- 532 k+ of our 659k+ DPs are already licensed PoSPs
- Remaining are in process to get certified to become PoSP

What's the eligibility to become a PoSP?

- The eligibility to become a PoSP, as prescribed by regulator is:
  - At least 18 years of age and with a minimum qualification of 10^{th} standard pass
  - Complete in-house training of 15 hours and successfully cleared examination

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

FAQs

How is a PoSP different from Insurance agent?

- PoSPs are permitted to distribute retail insurance products (subject to prescribed limits in certain product categories), while insurance agents can sell the full range of insurance products without such restrictions.
- As per regulations, the minimum eligibility to become a PoSP is Class 10^{th} pass, whereas for an insurance agent minimum qualification is class 12^{th} pass.

Are your DPs exclusive to Turtlemint?

- Yes, as per regulations, our Digital Partners are exclusive to Turtlemint.
- Their PAN (Permanent Account Number) is tied to us in the regulator's database.
- Since they can distribute products of 46 insurers on our platform, there is no need for them to work with other brokers.

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

FAQs

How do you recruit DPs, and what it the Cost of Acquisition?

- We recruit DPs through a combination of digital marketing, and targeted outreach by our Relationship Managers.
- Our DP Customer Acquisition Cost (CAC) has declined over time as word-of-mouth has compounded and our brand has become more recognized.

What is your DP concentration?

- Ours is a granular model, focused on smaller partners, which has helped us to build a diversified and scalable business model rather than depending on few aggregators.
- Our Top 100 Digital Partner contributes around 4.62%.

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

FAQs

How does the DP cohort behave over time?

- Our business model is characterized by consistently strong earnings and high retention rates among our Digital Partners, resulting in favorable unit economics.
- We have observed that each DP cohort has predominantly experienced an increase in their average earnings over time. For instance, the Fiscal 2020 Digital Partner cohort, the average earnings in Fiscal 2026 increased to 3.8 times their average earnings in Fiscal 2020.
- Similarly, for all the cohorts, we have seen similar increase over time.

What is profile of your DPs?

- Our Digital Partners come from diverse backgrounds, including shop owners, mechanics, RTO agents, CAs, financial advisors, homemakers, salaried professionals, and retirees.
- Majority are first-time entrants to the insurance industry,
- 60.93% are upto the age of 35, giving us a young, aspirational, and digitally savvy partner base.
- Most begin by selling basic insurance products as a side income, with many eventually building it into their primary livelihood.
- Our platform enables them to build a sustainable, high-trust income stream in their hometowns, reducing the need to migrate to larger cities for lower-paying jobs

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

FAQs

How do you define Active DP?

- Active DP is one who sells at least one policy in a particular period.
- For instance, the way we define out Past 3-month active is a DP who sold a policy during last 90 days

How big is DP recruitment TAM?

- India is a country with huge population and favorable demographics.
- Majority of DPs that we recruit are new to Insurance business and start selling insurance with us as a side work
- We have developed a recruitment machinery which is able to recruit at mass scale through the country, even at remotest of location since everything is tech led and digital.
- The recruitment TAM is huge in the country, and our market share is still small, so we have a huge runway ahead of us.

FAQs

What is your role when a customer has a claim?

- Claims assistance is a key differentiator and moment of truth for us.
- Our in-house claims experts support both Digital Partners and customers throughout the claims process, including policies not sold through our platform.
- We have good success rate in getting initially rejected/delayed claims processed, strengthening customer trust and improving renewal rates.

How is the competitive landscape and intensity?

- India is large country with huge under penetration.
- The opportunity is large enough for all the players to grow at a healthy pace.
- Our MOATs, which we have built over the years are our granular network and technology, and these will continue to drive business growth.

FAQs

How is your insurer concentration?

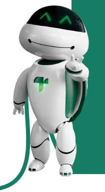
- We have no concentration on Insurers side
  - Top 3 are only 22.57%
  - This is due to granularity of our business.
  - 17 insurers did premium of INR 1 Bn+ in FY26, this number was 12 in FY25

What is TurtleFin?

- This is a SaaS-based platform which was originally built to support our digital partners.
- Over time, we recognized its broader potential of this technology as it very difficult to replicate this.
- We began offering it to banks, NBFCs, fintech, and other players in a white labeled format under Turtlefin.
- The product has received positive response, with partners accessing it via APIs and customizing journeys to suit their needs.
- This gives us a better position to negotiate with insurers as this generates significant amount of premiums for us

All numbers above are certified by independent Chartered Accountant, M/s S K Patodia & Associates LLP

FAQs



What is your strategy on mutual fund and loan distribution, and how does it fit with the core insurance business?

- Mutual fund and loan distribution through our DPs is a natural adjacency.
- DPs who are already trusted advisors for insurance clients can expand their wallet share by offering investment and credit products. They can provide all solutions to his customers.
- The idea is to leverage the existing pool of Digital Partners and their customers to grow this business.
- It makes our platform stickier for DPs, increases DP earnings, and further reduces the risk of DP churn.

What are the key parameters we should track for Turtlemint

- They key parameters which you should track for Turtlemint are:
- Past 3-month Active DPs, as this will give you indication of our future growth
- Platform Premium, Revenue from operations
- Service EBITDA, which measures our profitability post considering all the direct cost
- Corporate overheads, as our business has significant operating leverage.
- Adjusted EBITDA and Profit After Tax.

FAQs

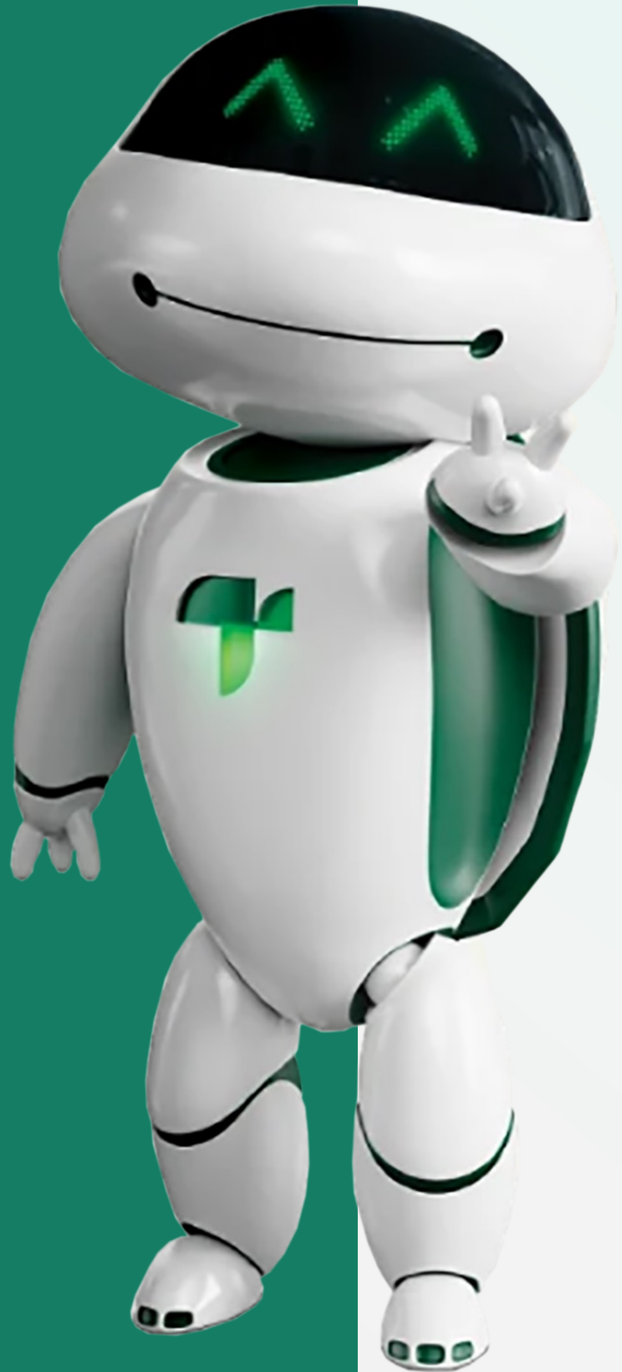
What is Service EBITDA, how do you define it, and what does it look like for new versus renewal business?

- Service EBITDA is our internal measure of operating profitability at the business level, before fixed costs. It is computed as revenue from operations less direct costs, primarily DP payouts, platform costs, and variable employee costs.
- The Renewal book carries higher Service EBITDA and its growing share in overall revenue mix is therefore the primary driver of our improving Service EBITDA over time.

What is in corporate overheads and why is it coming down as % of revenue.

- Corporate overheads are fixed in nature.
- This includes salaries of employees like technology team, product and data science, corporate finance, legal, HR, brand and marketing, and senior leadership.
- It also includes tech spends (cloud cost, server maintenance etc) and marketing costs.
- We have been able to keep these costs in a narrow range for 4 years now owing to the automation led by tech developments and AI adoption.
- This is a significant source of operating leverage for us.

Thank You



turtlemint