Orion Digital Commercially Launches Intelligent Investing

The investing industry solved access. In an AI world, Intelligent Investing is built to help investors make better investment decisions.

VANCOUVER, British Columbia – Orion Digital Corp. (NASDAQ: ORIO) (TSX: ORIO) ("Orion Digital" or the "Company"), today announced the commercial launch of Intelligent Investing, an investing platform built for an AI world in which information is increasingly abundant and long-term success depends less on access to information and more on the quality of investment decisions.

The investing industry spent two decades making investing easier. Orion Digital believes the next generation of investing platforms will compete on decision quality. Intelligent Investing is the Company's answer to that shift.

Most investing platforms are organized around the transaction. They record what you bought and rarely capture why. Intelligent Investing is organized around the decision – and around a question the industry seldom asks its customers to answer: how are you actually doing?

The Number Most Investors Never See

Most investors can see what their portfolio is worth. Far fewer have a clear view of how it has performed against an appropriate benchmark – and fewer still can measure whether the judgment behind their individual investment decisions was sound.

Benchmarking is not one-size-fits-all. A portfolio designed for income, lower volatility or global diversification should be assessed against measures relevant to its objective. But Intelligent Investing believes every investor should be able to see clearly how their results compare with the market and with the goals they set for themselves.

Intelligent Investing puts those comparisons in plain view. It shows members their performance against the S&P 500 and other relevant measures, while also preserving the expectations, assumptions and confidence behind individual decisions. Over time, members can see not only what they earned, but whether their original judgment was well founded.

A Capital Allocation System for Individual Investors

Most investing platforms are designed around the transaction. Intelligent Investing is designed around the decision.

Rather than treating investing as a series of isolated trades, Intelligent Investing organizes the entire investment process into a structured capital allocation system. Every investment begins before capital is committed. Every investment can follow the same disciplined

process:

- **Research** the opportunity using professional research tools, including Fiscal.ai Max.
- **Develop the investment case** by documenting the thesis, position size, investment classification, key assumptions, expected investment horizon, probability assessment and the evidence that would change the investor's view ("kill criteria"), at the time of investment or later.
- **Invest** through commission-free self-directed investing.
- **Benchmark** performance against the S&P 500 and other relevant measures.
- **Review** the original reasoning against actual outcomes.

Over many decisions, this builds something most investors never develop: calibration – a measured understanding of where judgment is strong, where it is weak and whether confidence has been earned.

Most people own positions. Capital allocators own decisions.

The Environment is the Product

Behavior follows environment. Build a platform for engagement and you tend to get engagement; build one around decision quality and you get something else. Many investing platforms have historically optimized for activity and engagement. Intelligent Investing is designed to help investors improve decision quality over time.

It is also asset-neutral. It does not tell members what to own – the Company believes investors should be able to access a broad range of asset classes – and focuses instead on the environment in which decisions are made and measured.

The platform and the business model are built around the same objective: helping investors become better long-term capital allocators. Members pay a $20 monthly subscription; trading is commission-free. Intelligent Investing does not charge a separately stated currency-conversion fee, although it earns a disclosed spread when members convert currency, and it earns a 0.10% management fee on managed portfolios. Those revenue lines do vary with member activity so the alignment is not absolute, but the core of the business is a subscription, not trading activity, and the company grows by being worth keeping rather than by encouraging members to trade more.

Built for an AI World

Every membership includes access to Fiscal.ai Max (normally $99 per month), an independent, AI-powered research and analysis platform that specializes in financial analysis and data. Its role is bounded by design: it supports research and analysis; it does not make investment decisions.

That boundary reflects how Intelligent Investing views AI in investing. General-purpose AI is powerful for direction but can be unreliable on specific figures, so members receive access to dependable, purpose-built research. As capable AI reaches more investors, Intelligent Investing believes the advantage shifts to those who can turn good analysis into disciplined decisions – and to platforms built to help them do it, working alongside AI models rather than trying to compete with them.

Built on an Established Wealth Business

Intelligent Investing is commercializing from Orion Digital's established Canadian wealth business, operated through its wholly owned, registered subsidiaries IntelligentInvesting Securities Inc. and IntelligentInvesting Wealth Management Inc., which together administer approximately C$500 million in client assets across managed and self-directed investing. While those assets pre-date the new investing experience, the existing business provides the regulatory, operating and technology foundation on which Intelligent Investing is built.

What Comes Next

This is the beginning of Intelligent Investing's commercial rollout. Through the remainder of 2026 Orion Digital intends to introduce the platform to more investors, learn from how they use it, improve it continuously and invest behind what works.

Greg Feller, President & CFO, said: "Commercial launch marks the transition from product development to commercialization. Our focus now is straightforward: introduce Intelligent Investing to customers, learn quickly from how they use it, continuously improve the platform and allocate capital with discipline. We believe that approach gives us the best opportunity to build a large and enduring wealth business over time."

"The investing industry spent twenty years making investing easier. We believe the next decade will be about helping investors invest better," said David Feller, Founder & CEO. "Most investors can tell you what they own. Far fewer can explain why they own it – or whether the reasoning behind the decision was sound. Professional investors have long relied on written theses, explicit assumptions and disciplined review. Intelligent Investing brings those disciplines directly into the investing experience for people who believe investing is a skill that can be developed over a lifetime."

Orion Digital believes the future of investing belongs to platforms that help investors become better decision-makers over time. Commercial launch marks the beginning of that journey.

About Intelligent Investing

Intelligent Investing is Orion Digital's Canadian wealth business built for people who believe investing is a skill that can be developed over a lifetime.

It combines commission-free investing, independent AI-powered research and a structured capital allocation system designed to help investors document, benchmark, review and continuously improve the quality of their decisions over time.

Intelligent Investing services are provided in Canada through Orion Digital's wholly owned subsidiaries, IntelligentInvesting Securities Inc., an investment dealer and member of the Canadian Investment Regulatory Organization (CIRO), and IntelligentInvesting Wealth Management Inc., a registered portfolio manager. Orion Digital Corp. is a holding company and does not itself provide regulated financial services. For more information, visit: intelligentinvesting.ai.

About Orion Digital

Orion Digital Corp. (NASDAQ: ORIO; TSX: ORIO) is building platforms for the AI-driven financial system. The Company operates Intelligent Investing, its licensed and regulated Canadian wealth platform; Carta Worldwide, a European payments infrastructure platform; and a consumer lending portfolio that generates operating cash flow.

Forward-Looking Statements

This news release contains "forward-looking statements" within the meaning of applicable securities legislation, including statements regarding the commercial launch and rollout of the Intelligent Investing platform; the Company's plans through the remainder of 2026, including to increase customer awareness, continue refining the product, expand capabilities and increase marketing investment; the Company's capital allocation strategy and the pace at which it invests behind the Intelligent Investing opportunity; the Company's expectation that the operating evidence generated through commercialization will inform its investment decisions; Orion Digital's strategic initiatives in respect of its wealth business; the anticipated benefits of the platform, including its ability to help investors improve decision quality over time; the alignment of the Company's subscription-based model with member outcomes; and Orion Digital's beliefs regarding the future of digital wealth and the evolving role of artificial intelligence and investor judgment. Forward-looking statements are typically identified by words such as "may", "will", "could", "would", "anticipate", "believe", "expect", "intend", "potential", "estimate", "budget", "scheduled", "plans", "planned", "forecasts", "goals" and similar expressions. Forward-looking statements are necessarily based upon a number of estimates and assumptions that, while considered reasonable by management at the time of preparation, are inherently subject to significant business, economic and competitive uncertainties and contingencies, and may prove to be incorrect. Forward-looking statements

involve known and unknown risks, uncertainties and other factors that may cause actual financial results, performance or achievements to be materially different from the estimated future results, performance or achievements expressed or implied by those forward-looking statements and the forward-looking statements are not guarantees of future performance. Orion Digital's growth, its ability to expand into new products and markets and its expectations for its future financial performance are subject to a number of conditions, many of which are outside of Orion Digital's control, including the receipt of any required regulatory approval. For a description of the risks associated with Orion Digital's business please refer to the "Risk Factors" section of Orion Digital's current annual information form, which is available at www.sedarplus.com and www.sec.gov. Except as required by law, Orion Digital disclaims any obligation to update or revise any forward-looking statements, whether as a result of new information, events or otherwise.

View source version on businesswire.com: https://www.businesswire.com/news/home/20260727213020/en/

For further information:

Investor Relations

investors@oriondigitalcorp.com

US Investor Relations Contact

Lytham Partners, LLC

Ben Shamsian

New York | Phoenix

646-829-9701

shamsian@lythampartners.com