

BED BATH & BEYOND

Data Fabric & Customer Loyalty

February 23, 2026



Forward-Looking Statements

The information presented herein and any accompanying presentation may contain forward-looking statements within the meaning of the federal securities laws. Such forward-looking statements include all statements other than statements of historical fact, including without limitation forecasts of our growth, path to profitability, plan to reduced fixed expenses, refinement of systems, technology, and data analytics, financial results or performance for the year or any other time period, macroeconomic and market conditions, potential value of our brands and monetization of their intellectual property and systems, our intention to generate capital returns through strategic and financially accretive partnerships and joint ventures, the timing of any of the foregoing, and other factors that will impact our results of operations. You should not place undue reliance on any forward-looking statements, which speak only as of the date they were made. We undertake no obligation to update any forward-looking statements as a result of any new information, future developments, or otherwise. Forward-looking statements are inherently difficult to predict. Accordingly, actual results could differ materially due to a variety of risks, uncertainties, and other important factors, including but not limited to: our dependence on third parties, including our fulfillment partners; our competition; consumer needs, expectations, or trends; our reliance on effective marketing; economic factors including recessions, downturns, inflation, exposure to the housing market, and consumer spending; trade policies or restrictions, including tariffs, and related macroeconomic effects; our changing business model and use of brands such as the Overstock brand, Bed Bath & Beyond brand, buybuy BABY brand, and Kirkland's and Kirkland's Home brand; the changing job market and changes in our leadership team or compensation approach; our reliance on paid and natural search engines; our ability to become profitable or generate positive cash flows; our ability to raise additional capital, obtain financing or monetize significant assets; our dependence on the Internet, our infrastructure and transaction-processing systems; compliance with ever-evolving federal, state, and foreign laws; cyberattacks or data security incidents; legal proceedings to which we are subject; damage to our reputation or brand image; shipping and customer service operations; technological advancements, including artificial intelligence; global conflicts; product safety and quality concerns; product safety, content, and quality; our evolving business model; risks related to our Warrants; our investments in new business strategies, acquisitions, dispositions, partnerships, or other transactions; regulatory changes or actions related to cryptocurrencies and blockchain technology; risks associated with the Merger Agreement not being completed or being terminated in accordance with its terms; and our ability for the combined company to realize the anticipated benefits of the Merger if the Merger is completed. More information about risks, uncertainties, and other important factors that could potentially affect our financial results are included in our Form 10-K for the year ended December 31, 2024, filed with the SEC on February 25, 2025, in our Form 10-Q for the quarter ended September 30, 2025, filed with the SEC on October 27, 2025, and in our subsequent filings with the SEC.

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PILLAR ONE

Omni-Channel Retail

Kitchen, Bed & Bath
Home & Seasonal Décor
Patio, Furniture, Rugs
Storage & Organization



— Online & In-Store Shopping —

PILLAR TWO

Protection & Finance

Home Warranties
Mortgages & HELOCs
Brokerage Services



- Home Warranties
- Credit Union Services
- Protection Products

The Everything Home Ecosystem

PILLAR THREE

Home Services & Renovation



— Flooring & Cabinets • Closets & Storage • Maintenance & Repair • LifeChain Blockchain —

Single Sign-On | Unified Transactions | Curated Solutions