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NEWS RELEASE

Niagen Bioscience Expands HSA/FSA Payment Option for the Pharmaceutical-Grade Niagen™ At-Home Injection Kit through Niagen™ Plus

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Qualified customers may now purchase the Niagen ™ At-Home Injection Kit on **www.niagenplus.com** using HSA/FSA funds with Truemed

LOS ANGELES--(BUSINESS WIRE)-- **Niagen Bioscience, Inc.** (NASDAQ: NAGE), the global authority on NAD+ (nicotinamide adenine dinucleotide) with a focus on the science of healthy aging, today announced that it has partnered with Truemed to provide qualified customers the option to purchase the Niagen™ At-Home Injection Kit using Health Savings Account (HSA) and Flexible Spending Account (FSA) funds, now available through its **Niagen™ Plus** telehealth platform. Qualified customers may use HSA/FSA funds to purchase the Niagen At-Home Injection Kit by selecting the Truemed (Pay with HSA/FSA) option at checkout.

Qualified Customers may now purchase the Niagen™ At-Home Injection Kit on www.niagenplus.com using HSA/FSA funds with Truemed

Rob Fried, CEO of Niagen Bioscience, remarked, “NAD+ injections are everywhere, but none are backed by published clinical research. We did the research on Niagen injections, and HSA/FSA eligibility puts our science-first approach within reach of more people.”

Pharmaceutical-grade injectable Niagen® (patented nicotinamide riboside chloride, or NRCl), the most efficient, well-researched, and high-quality NAD+ precursor brand available, is now accessible in ready-to-inject liquid and reconstituted powder formats, with qualified customers saving an average of 30% using HSA/FSA funds through Truemed.

The Company **recently announced** the publication of two open-label clinical trials on medRxiv evaluating subcutaneous (sub-q) and intramuscular (IM) Niagen injections. While NAD+ injections are increasingly popular, no published clinical trials have evaluated sub-q or IM NAD+ injections. In these trials, injectable Niagen was well tolerated, including over 90 days of at-home use, and exploratory, self-reported outcomes were associated with reduced fatigue and improved sleep and skin appearance. These findings require confirmation in larger, placebo-controlled studies (**Nkrumah-Elie et al., 2026**; **Russ et al., 2026**).

The Niagen Plus telehealth platform remains clinician-directed. Patients complete an online intake form, a licensed provider decides whether to prescribe, and if prescribed, the medication is dispensed from state-licensed 503A compounding pharmacies and shipped to their door. NiagenPlus.com is LegitScript Certified, an independent third-party certification for healthcare merchants and telehealth platforms.

The process is simple

1. Find and click the Truemed logo during checkout.
2. The Niagen Plus program is already eligible through Truemed, so the customer will go straight to the Truemed payment screen.
3. After payment, the customer will return to Niagen Plus to complete their medical questionnaire. A licensed clinician will review their information, and if a prescription is not right for them, their purchase will be fully refunded.
   To learn more and shop the Niagen At-Home Injection Kit now available for $199 with HSA/FSA funds, visit **www.niagenplus.com** and look for “Shop with HSA/FSA.” Truemed is for qualified customers. HSA/FSA tax savings vary. Learn more at truemed.com/disclosures.

For additional information on Niagen Plus, visit **www.niagenplus.com**.

About Niagen Bioscience

Niagen Bioscience, Inc. (NASDAQ: NAGE) is the global authority in healthy aging and NAD+ (nicotinamide adenine dinucleotide) science. As a trusted pioneer of NAD+ discoveries, Niagen Bioscience™ is dedicated to advancing healthspan through precision science and innovative NAD+-boosting solutions.

The Niagen Bioscience team, composed of world-renowned scientists, works with independent investigators from esteemed universities and research institutions around the globe to uncover the full potential of NAD+. A vital coenzyme found in every cell of the human body, NAD+ declines with age and exposure to everyday lifestyle stressors. NAD+ depletion is a key contributor to age-related changes in health and vitality.

Distinguished by state-of-the-art laboratories, rigorous scientific and quality protocols, and collaborations with

leading research institutions worldwide, Niagen Bioscience sets the gold standard for research, quality, and innovation. There's a better way to age.

At the heart of its clinically tested product portfolio is Niagen® (patented nicotinamide riboside, or NR), the most efficient, well-researched, and high-quality NAD+ booster available. Niagen powers the Company's consumer supplement, Tru Niagen®, the number one NAD+ boosting oral supplement in the United States† (available at **www.truniagen.com**), and Niagen™ Plus, featuring pharmaceutical-grade intravenous (IV) and injectable Niagen products (**www.niagenplus.com**). Pharmaceutical-grade Niagen IV and injections are compounded and distributed by U.S. FDA-registered 503B outsourcing facilities and are available exclusively at clinics with a prescription. NAD Pharmaceuticals Corp., the Company's wholly owned subsidiary focused on developing therapies for accelerated aging and rare genetic diseases, is conducting research on NB4168, a differentiated small molecule.

Niagen Bioscience's robust patent portfolio protects NR and other NAD+ precursors. Niagen Bioscience maintains a website at **www.niagenbioscience.com**, where copies of press releases, news, and financial information are regularly published.

Forward-Looking Statements:

This release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, and Section 21E of the Securities Exchange Act of 1934. Statements that are not a description of historical facts constitute forward-looking statements and may often, but not always, be identified by the use of such words as "expects," "anticipates," "intends" "estimates," "plans," "potential," "possible," "probable," "believes," "seeks," "may," "will," "should," "could," "predicts," "projects," "continue," "would" or the negative of such terms or other similar expressions.

Forward-looking statements are based on current expectations and assumptions and are subject to risks and uncertainties that could cause actual results to differ materially from those described. These risks and uncertainties include, but are not limited to, statements regarding the availability of HSA/FSA funds for our products, which depends on IRS rules and plan administrator determinations; our reliance on third-party payment and telehealth partners; regulation of telehealth and 503A pharmacy compounding; inflationary conditions and adverse economic conditions; our history of operating losses; the growth and profitability of our product sales; our ability to maintain and grow sales, marketing and distribution capabilities; changing consumer perceptions of our products; our reliance on a single or limited number of third-party suppliers; risks of conducting business in China; including unanticipated developments in and risks related to the Company's ability to secure adequate quantities of pharmaceutical-grade Niagen in a timely manner; the Company's ability to obtain appropriate contracts and arrangements with U.S. FDA-registered 503B outsourcing facilities required to compound and distribute pharmaceutical-grade Niagen to clinics; the Company's ability to remain on the U.S. FDA Bulk Drug Substances

Nominated for Use in Compounding Under Section 503B of the Federal Food, Drug, and Cosmetic Act Category 1 list; the Company's ability to maintain and enforce the Company's existing intellectual property and obtain new patents; whether the potential benefits of NRC can be further supported; further research and development and the results of clinical trials possibly being unsuccessful or insufficient to meet applicable regulatory standards or warrant continued development; the ability to enroll sufficient numbers of subjects in clinical trials; determinations made by the FDA and other governmental authorities, including with respect to products seeking to compete in our market; mislabeling or other misleading marketing practices by competitors; economic and market instability, including as a result of tariffs or trade conflicts; and the risks and uncertainties associated with our business and financial condition in general, described in our filings with the Securities and Exchange Commission (SEC), including, without limitation, our most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q as filed with the SEC.

Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof, and actual results may differ materially from those suggested by these forward-looking statements. All forward-looking statements are qualified in their entirety by this cautionary statement and Niagen Bioscience undertakes no obligation to revise or update this release to reflect events or circumstances after the date hereof.

† Based on revenue per largest U.S. e-commerce marketplace (Jan. 2025 – Dec. 2025)

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