INVESTOR OVERVIEW

November 2026



Cautionary Statement

Information included in this presentation may contain statements, including earnings projections, that are forward-looking in nature and, accordingly, are subject to risks and uncertainties regarding Snap-on's expected results. Statements made that (i) are in the future tense; (ii) include the words "expects," "anticipates," "intends," "approximates," "plans," "targets," "estimates," "believes," or similar words that reference Snap-on or its management; (iii) are specifically identified as forward-looking; or (iv) describe Snap-on's or management's future outlook, plans, estimates, objectives or goals, are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The company's actual results may differ materially from those described or contemplated in the forward-looking statements. Factors that may cause the company's actual results to differ materially from those contained in the forward-looking statements include those found in the company's reports filed with the Securities and Exchange Commission, including the information under the "Safe Harbor" and "Risk Factors" headings in its Annual Report on Form 10-K for the fiscal year ended January 3, 2026, which is incorporated herein by reference. Snap-on disclaims any responsibility to update any forward-looking statement provided during this presentation, except as required by law.

This presentation includes certain non-GAAP measures of financial performance, which are not meant to be considered in isolation or as a substitute for their GAAP counterparts. Additional information regarding these non-GAAP measures is included in Snap-on's Form 10-K and earnings press releases available at snapon.com.

Please see page 27 in the Appendix for terminology and definitions.

Who We Are

OUR MISSION

The most valued productivity solutions in the world

BELIEFS

We deeply believe in:

- Non-negotiable Product and Workplace Safety
- Uncompromising Quality
- Passionate Customer Care
- Fearless Innovation
- Rapid Continuous Improvement

VALUES

Our behaviors define our success:

- We demonstrate Integrity.
- We tell the Truth.
- We respect the Individual.
- We promote Teamwork.
- We Listen.

VISION

To be acknowledged as the:

- Brands of Choice
- Employer of Choice
- Franchisor of Choice
- Business Partner of Choice
- Investment of Choice

Snap-on: Leading global productivity solutions

INVESTMENT RATIONALE

Execution of a **defined and coherent strategy**

Holds **exceptional brand loyalty** and value proposition

Steadfast commitment to **Snap-on Value Creation** and clear runways for improvement

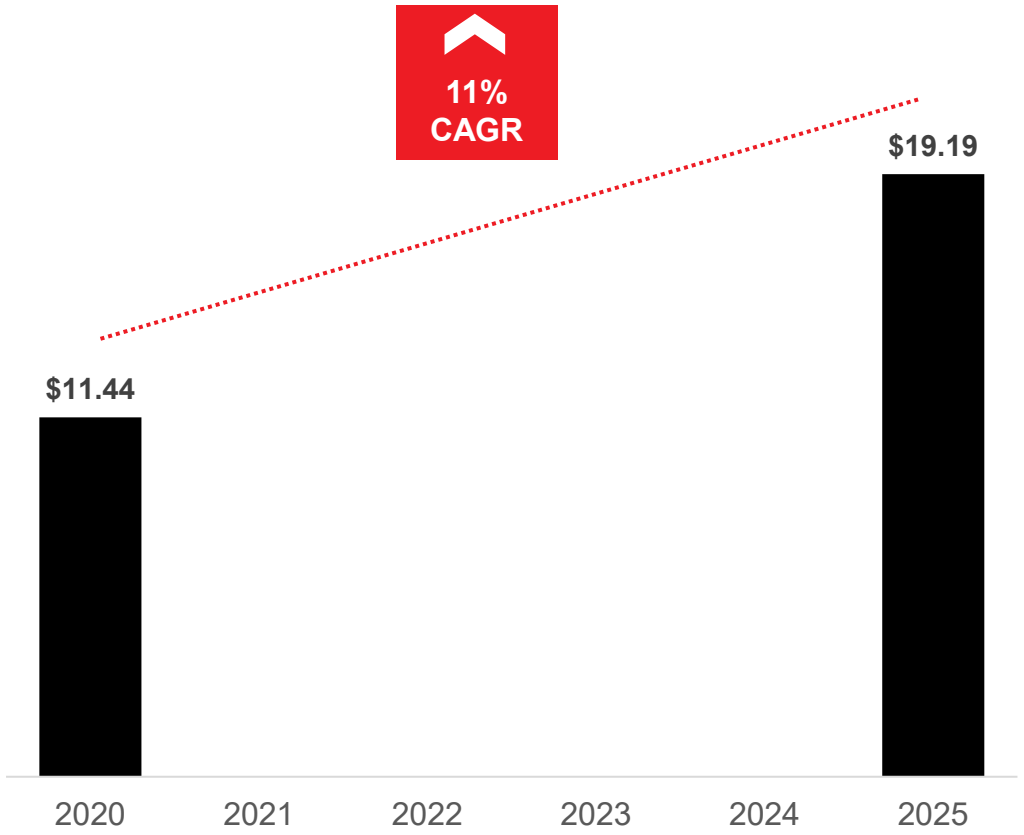
Attractive **dividend yield**

Trend of mid-single-digit **sales gains** driven by multiple runways for growth

Demonstration of ongoing operating income **margin expansion**

Effective combination of **practical insights and technology** to address increasing complexity of critical work

Diluted EPS Growth



$4.74 B

Net Sales – 2025

$1.33 B

Operating Earnings – 2025

Founded in **1920**

Serving Professionals in Over **130 Countries**

$18.9 B
Market Cap*

36 Manufacturing Facilities

15 in the United States

13,000
Employees

22.1%
Operating Margin
(before financial services) – 2025

2.7%
Dividend Yield*

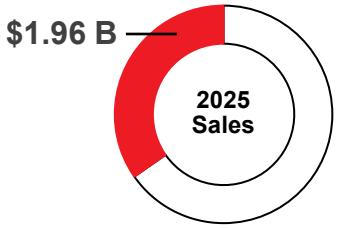
*As of November 6, 2026

Established global footprint through four complementary segments



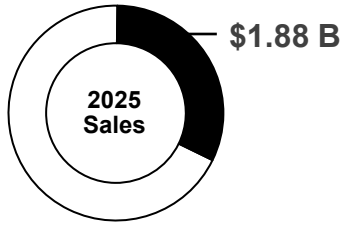
- Manufacturing facilities: in the markets where we sell
- Distribution and other non-manufacturing facilities

Snap-on Tools Group



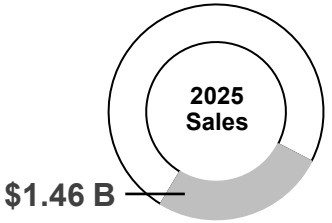
Primary focus on vehicle service and repair technicians through multinational franchised mobile tool distribution

Repair Systems & Information Group



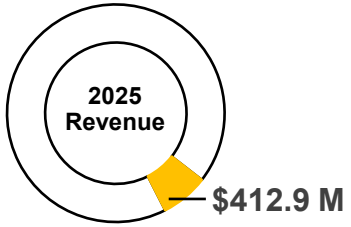
Providing technology and equipment solutions for owners and managers of independent repair shops and OEM dealerships worldwide

Commercial & Industrial Group



Productivity solutions for critical industries including customers in aerospace, natural resources, government, military, and power generation

Financial Services



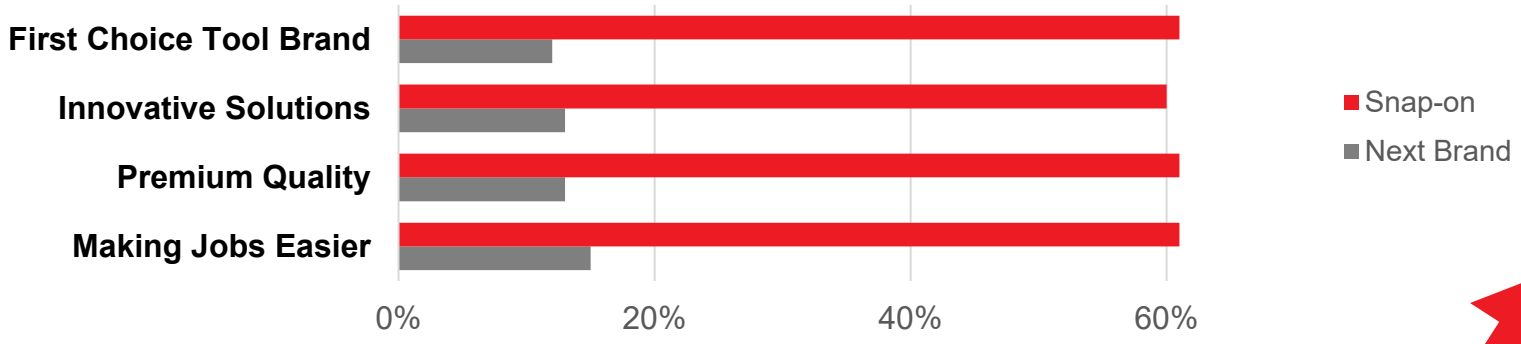
Customer financing for the purchase of Snap-on tools and equipment and franchisee financing for business and vehicle loans

World-renowned brands & productivity solutions

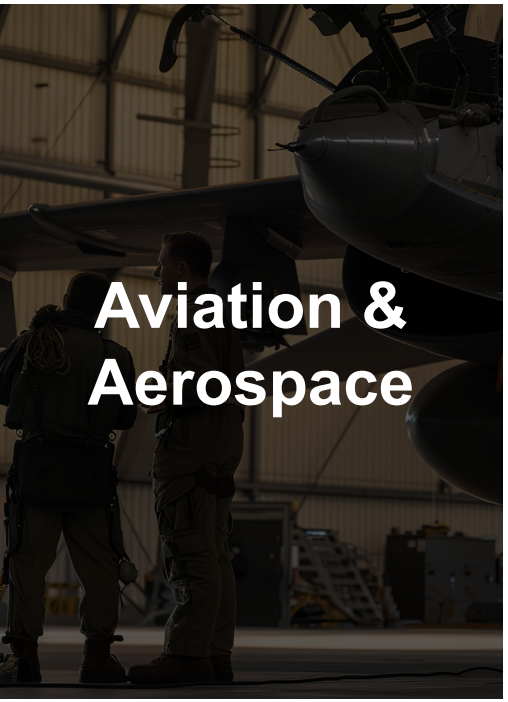
With more than **35 BRANDS** and **85,000 SKUs**, Snap-on is consistently among the **HIGHEST RATED FOR QUALITY** across industries



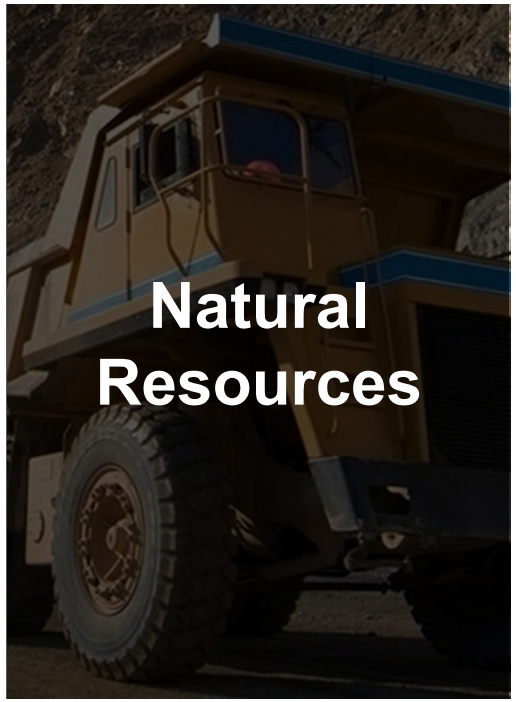
2025 Frost and Sullivan Survey: Technicians Choose Snap-on

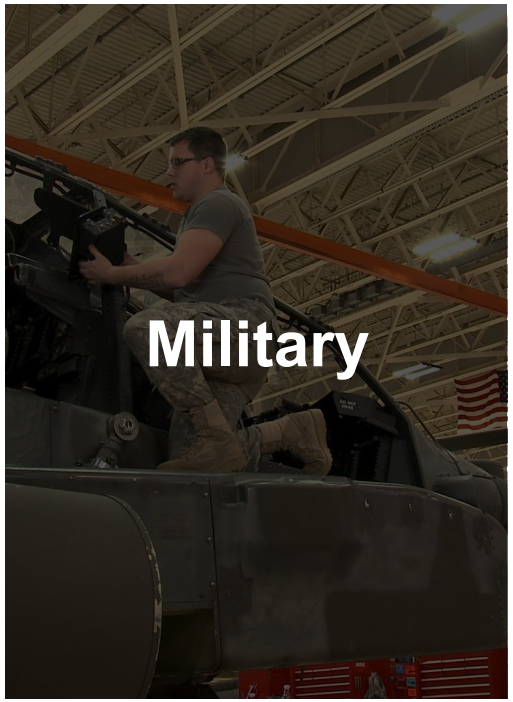


Snap-on enables critical activities in essential industries











Essential for functioning of society

Rooted in the dignity of work

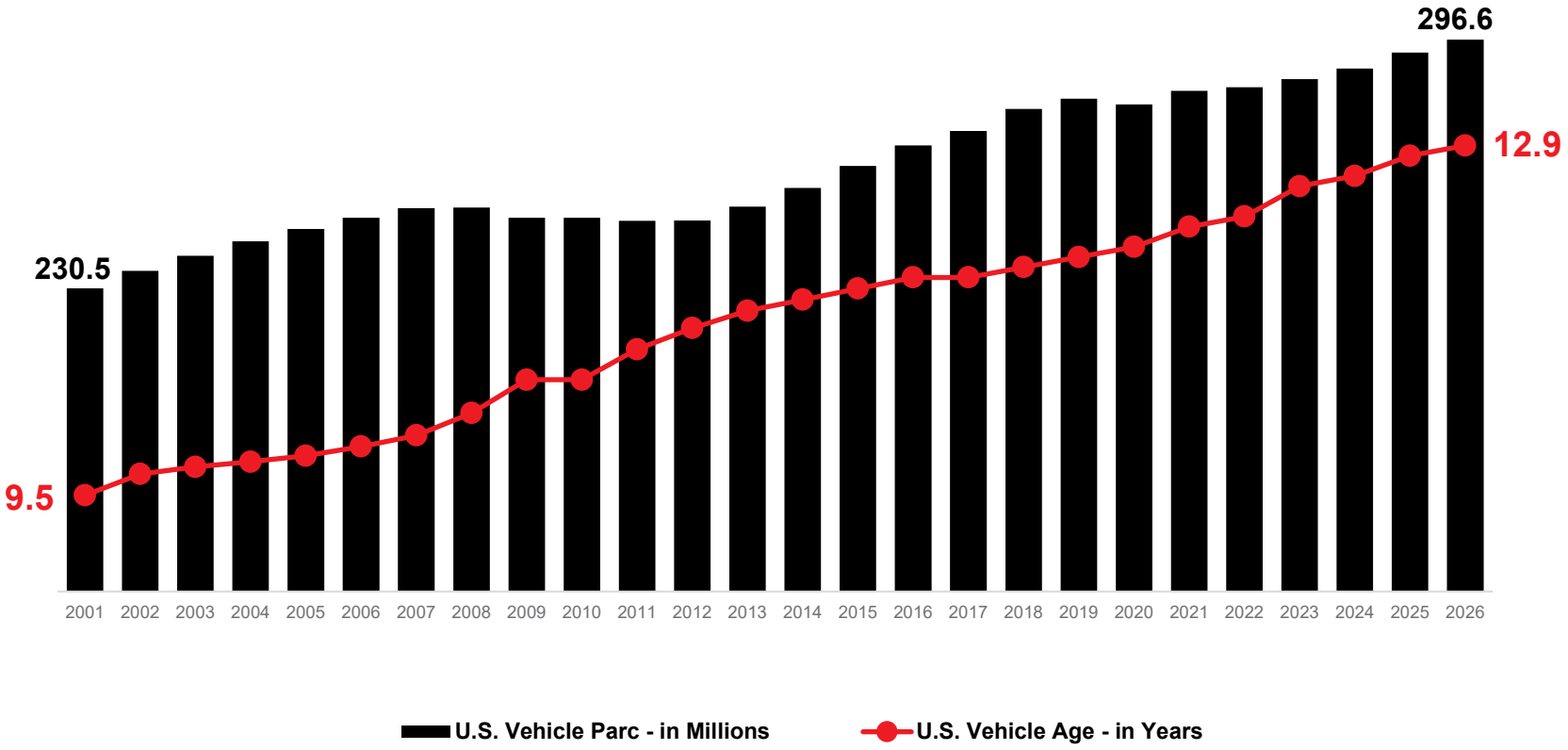
Providing solutions to match critical tasks **for over 105 years**

Penalty for failure is high

Cannot be fully outsourced or automated

We are entering a golden age of vehicle repair

Vehicle aging and increasing parc drives service growth

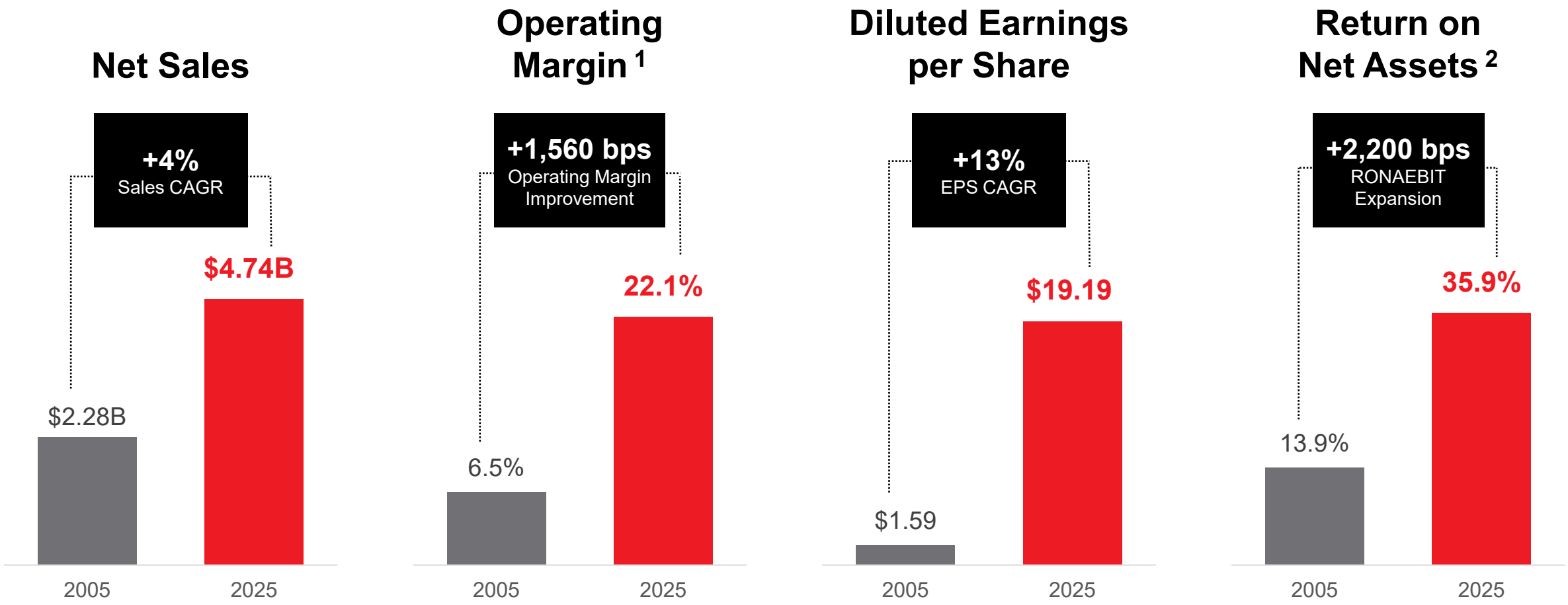




Vehicle technology and complexity provides opportunity

- Emerging drivetrains create new solution needs
- Advanced Driver Assistance Systems (ADAS) expanding
- Productive shop management rising in importance

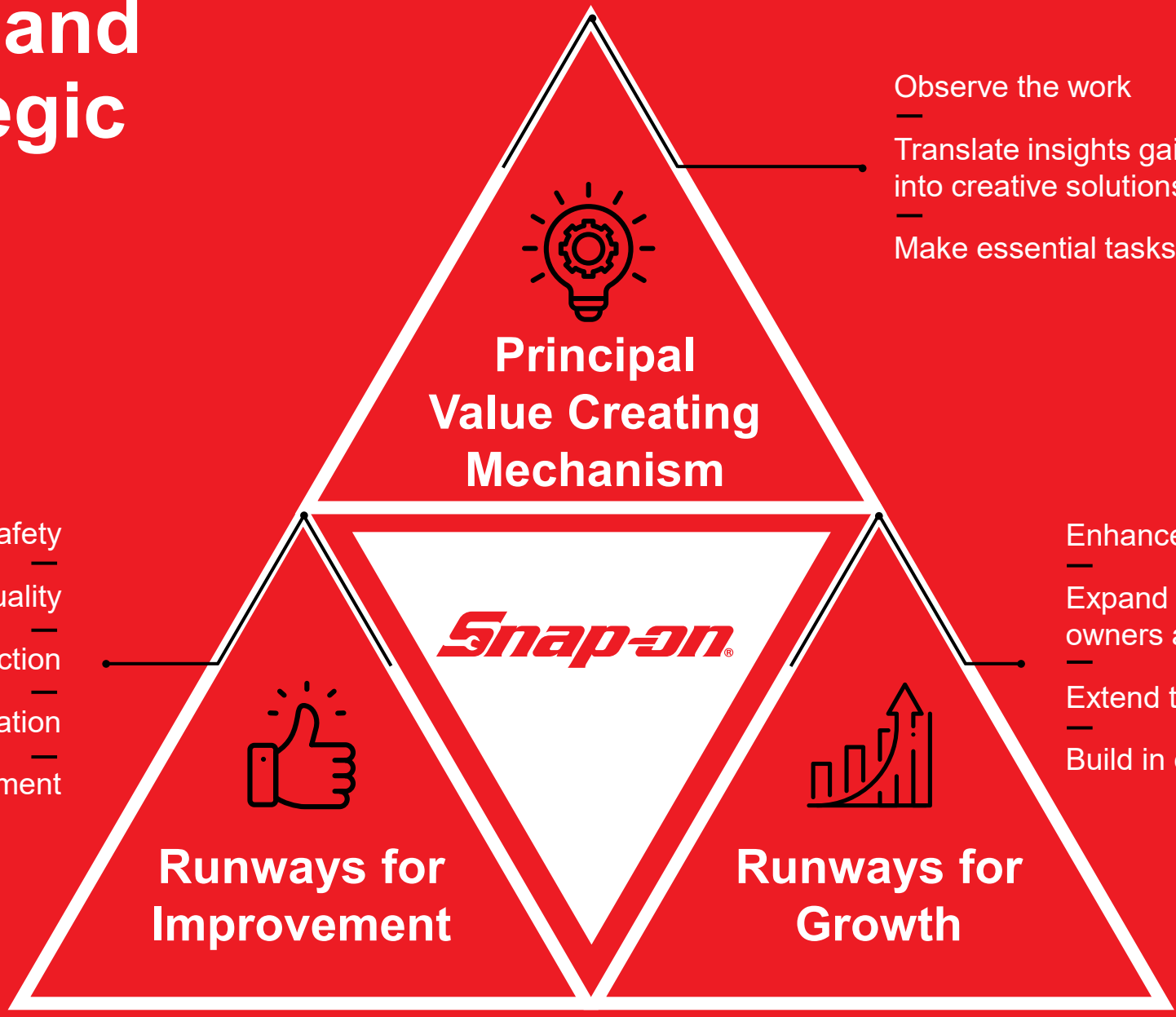
Our advantages drive performance



[1] Operating earnings before financial services as a percentage of net sales

[2] Operating earnings before financial services divided by average operating net assets

Well-defined and proven strategic framework



Observe the work

Translate insights gained into creative solutions

Make essential tasks easier

Safety

Quality

Customer Connection

Innovation

Rapid Continuous Improvement

Enhance the franchise network

Expand with repair shop owners and managers

Extend to critical industries

Build in emerging markets

Principal value-creating mechanism:

Observe the work

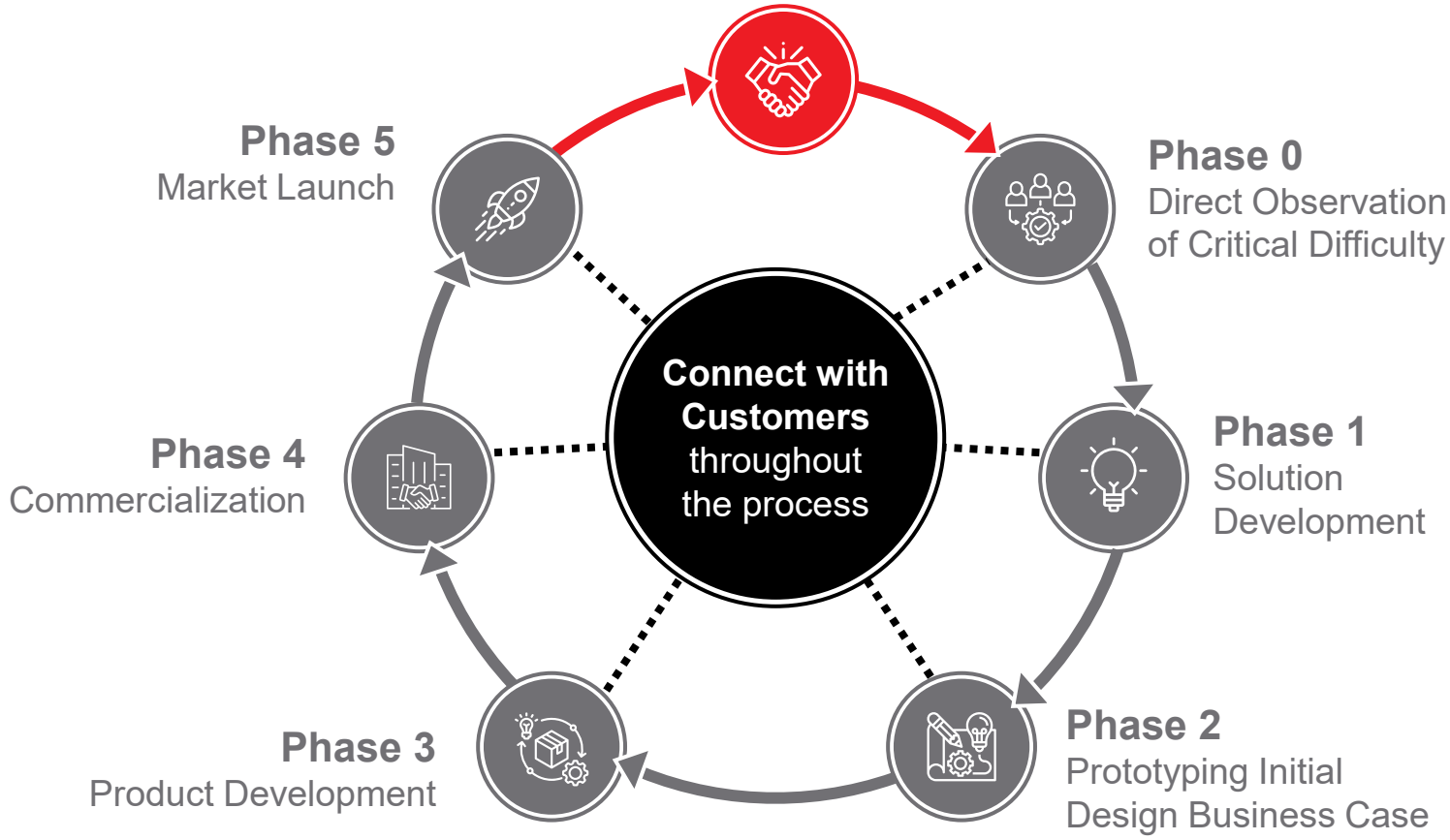
Translate insights gained into creative solutions

Make essential tasks easier

Many ideas based on real customer connections

Customer Connection / Innovation

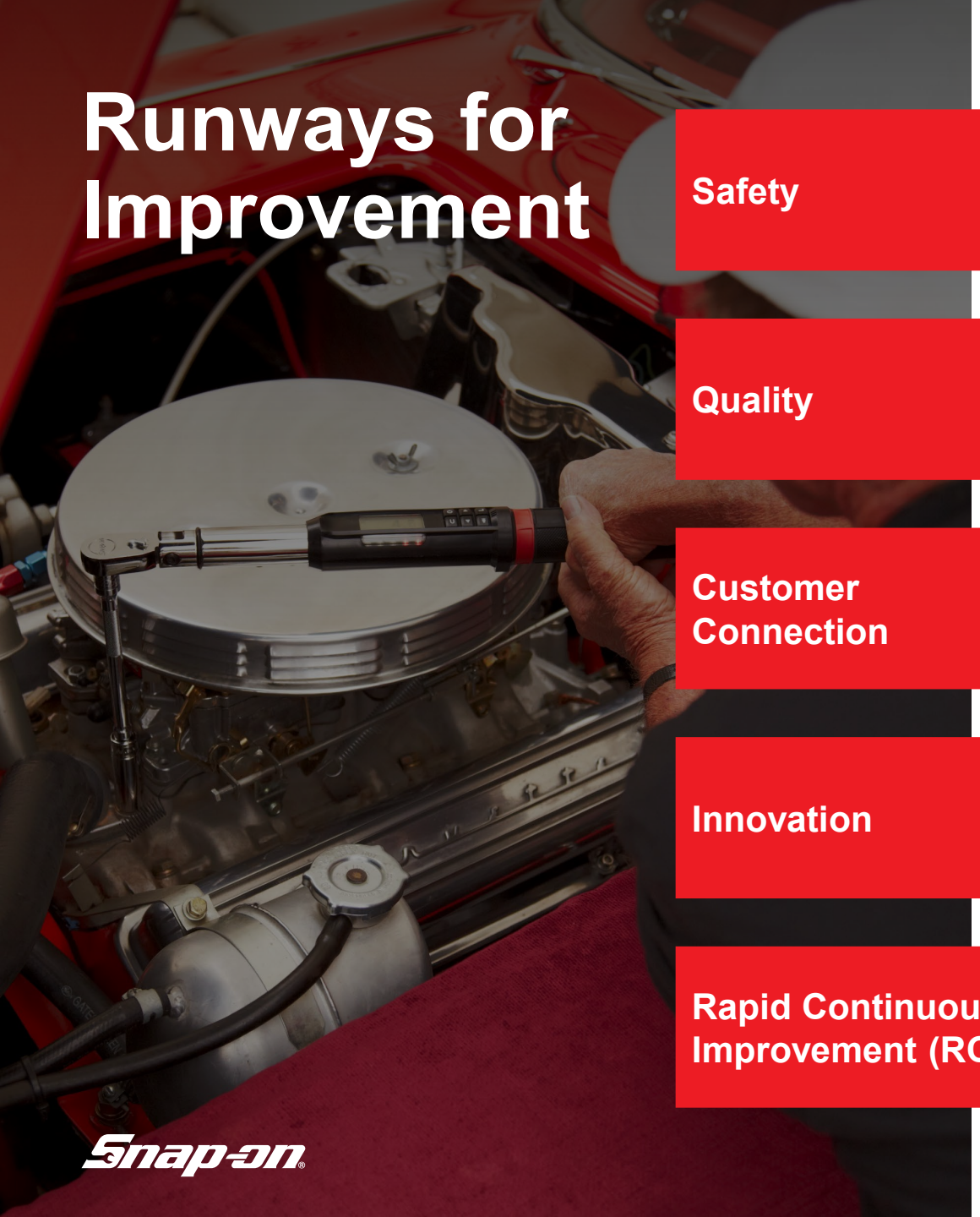
Feedback Loop



Recipient of **25 product awards** in 2026

Snap-on holds over **4,500 active and pending patents**, including **~945** in the U.S.

Runways for Improvement



Safety

2025 total recordable incident rate (TRIR) = **0.92**

Compares to 2024 TRIR for manufacturing companies = **2.7** or for all private industry = **2.3** per the U.S. Bureau of Labor Statistics

Quality

Snap-on was **rated the most preferred in multiple categories** by U.S. automotive technicians in the latest Frost & Sullivan survey

Customer Connection

We directly observe customers and workplaces through our **~4,700 mobile stores** and multiple direct sales forces, with **~1.0 million technicians** in the U.S. weekly, in over **700,000 repair** shops in North America and Europe, and in **~3,700 vocational schools**

Innovation

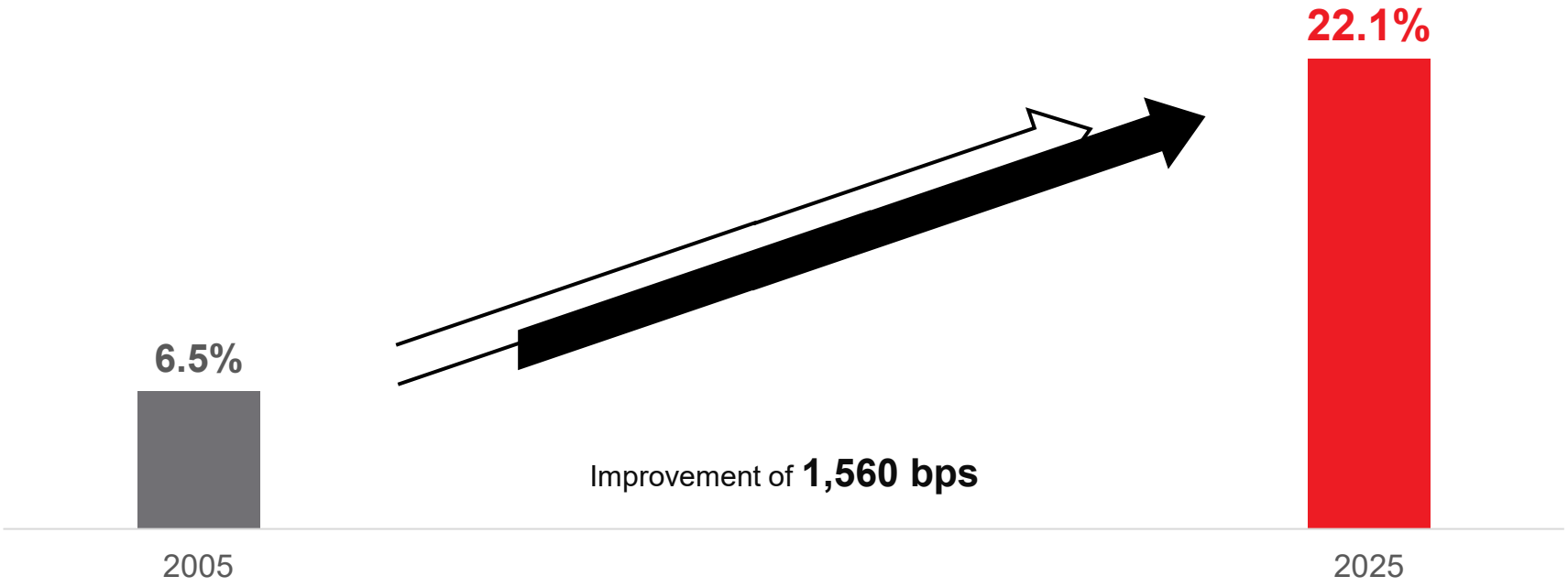
We use **insights gained** to develop new products using **technologies** like 3D printing, direct metal laser sintering, and advanced modeling techniques

Rapid Continuous Improvement (RCI)

Since RCI was established in 2005, our operating margin before financial services **improved 1,560 basis points, or ~80 basis points, on average per year**

Rapid Continuous Improvement (RCI)

Operating Margin before Financial Services (%)

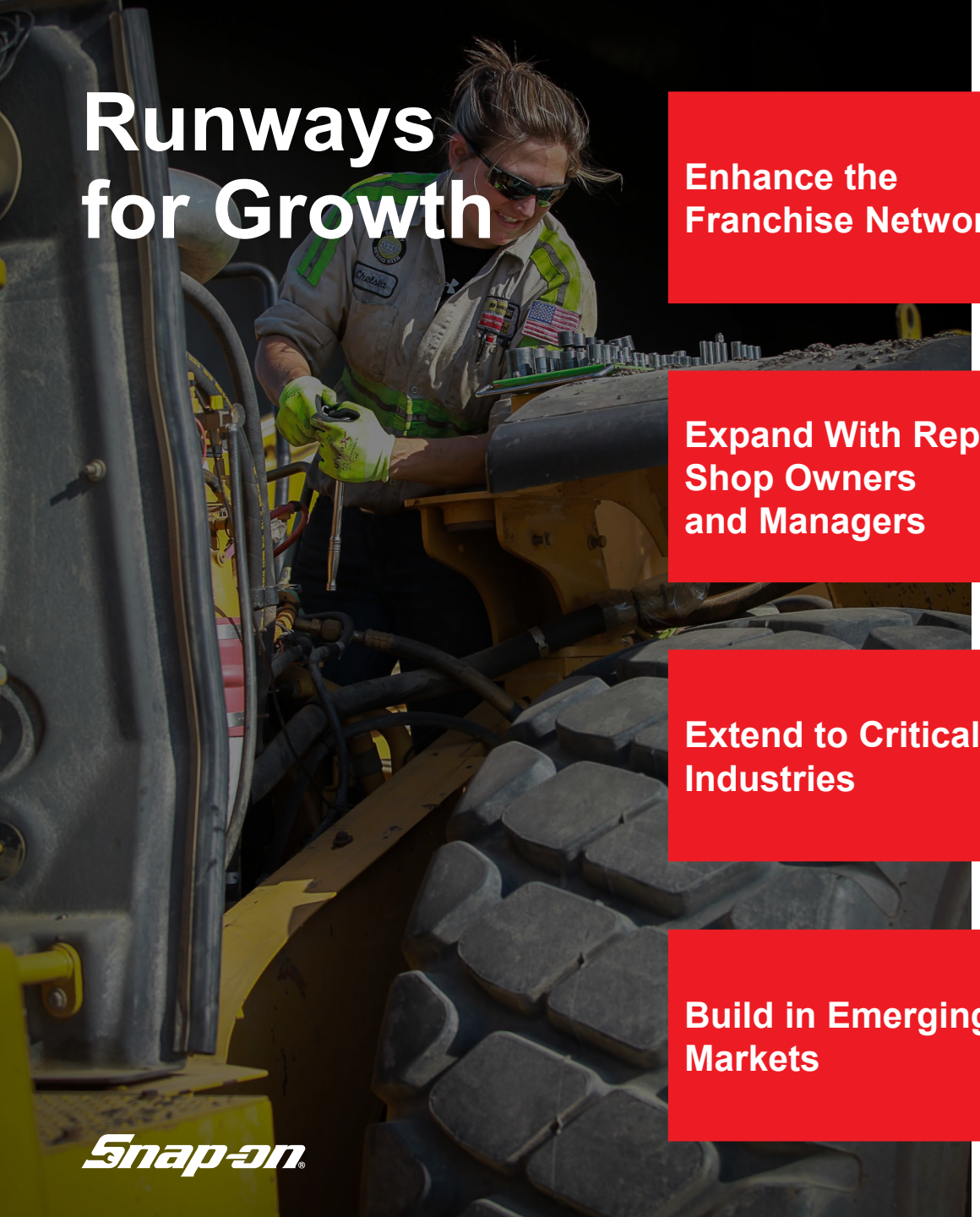


RCI is a structured set of tools and processes used across the company to **eliminate waste** and **improve operations.**

Since RCI was established in 2005, Snap-on's OI Margin has improved **1,560 basis points,** or **~80 bps**, on average per year.

- **Engage people through Kaizen**
- **Enhance them with new technologies to ease the way forward**
- **Enable them through training**
- **Enlist them through celebration**

Runways for Growth



Enhance the Franchise Network

Raise franchisee productivity and improve coverage, **increase new product introductions**, and **refine the selling process** with programs to amplify the power of the van channel

Expand With Repair Shop Owners and Managers

Leverage customer connection, help shop owners and managers **improve competency and business acumen, integrate broad capabilities, innovate and add new products**

Extend to Critical Industries

Target places where tasks require repeatability and reliability, **build a deep understanding of the work**, and **provide specialized productivity solutions** for critical activities

Build in Emerging Markets

Optimize product lines, manufacturing capability, and distribution for local markets

Snap-on

Snap-on Tools Group at a glance

Serving vehicle service technicians through **franchised multinational mobile tool distribution**

Enhance the Franchise Network

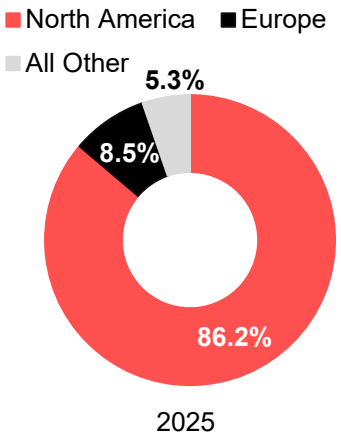
Maintain strong franchisee health metrics

Enhance franchisee productivity and improve coverage

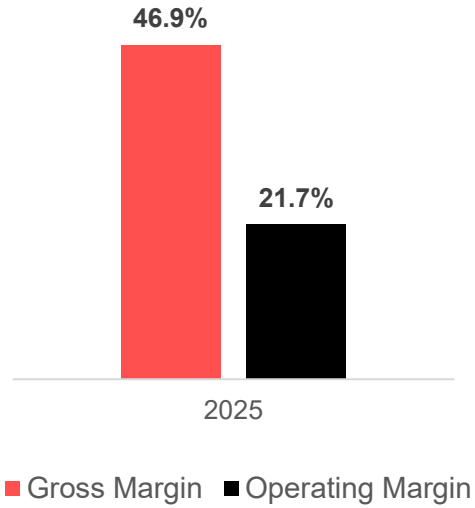
Maintain a growing array of new product introductions

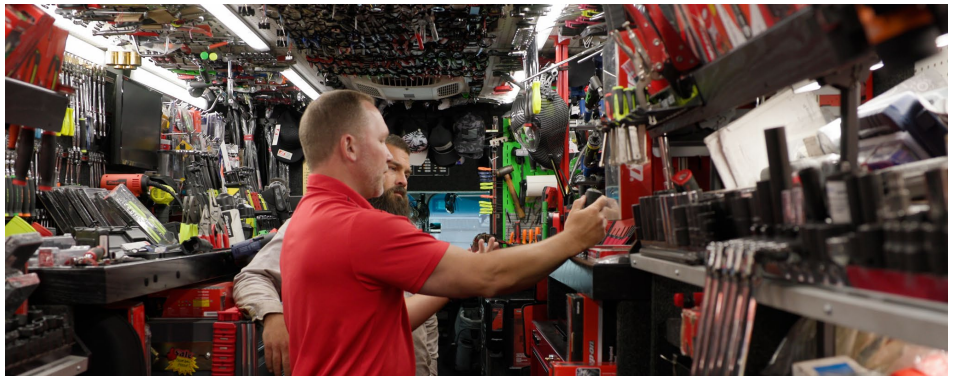
Innovate the selling process with programs aimed at amplifying the power of the van channel

Segment External Net Sales by Geography



Segment Gross Profit and Operating Earnings Margins





$1.96 B

Segment Net Sales – 2025

$426.3 M

Segment Operating Earnings – 2025

4,700 Total routes, including **3,400** in the United States

21.7%
Segment Operating Margin

45,000 SKUs
in catalog including hand tools, power tools, tool storage, diagnostics, and accessories

~1.0 M
Mechanics and technicians served in the U.S. alone

4
Hand tool and tool storage plants, all in the U.S.

Supported by **Snap-on Credit** offering financing to automotive technicians, repair shop owners, and franchisees

Entrepreneur FRANCHISE 500 RANKED 2026

Entrepreneur FRANCHISE 500 #1 IN CATEGORY 2026

FBR SATISFACTION AWARDS ★TOP★ FRANCHISES 2026

Snap-on

Repair Systems & Information Group at a glance

Productivity solutions, equipment and diagnostics serving primarily owners and managers of independent repair shops and OEM dealerships

Expand with Repair Shop Owners and Managers

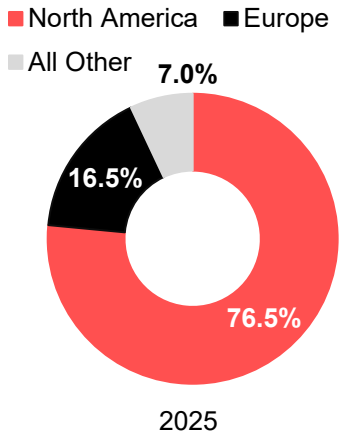
Leverage customer connection in parts and service operations

Help shop owners and managers improve both technical competency and business acumen

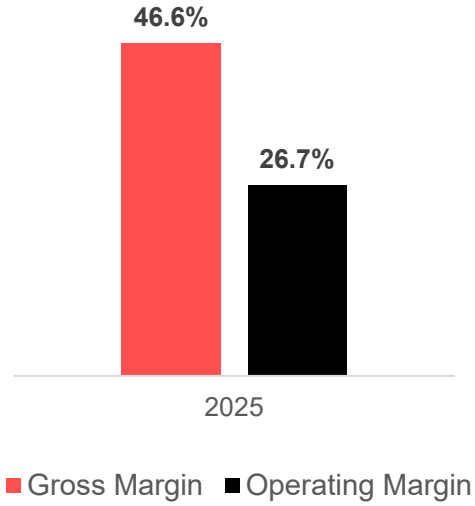
Grow and integrate broad capabilities

Innovate and add new products for this important customer group

Segment External Net Sales by Geography



Segment Gross Profit and Operating Earnings Margins



Primary Brands

Mitchell1 · JohnBean · CAR-O-LINER · HOFMANN · Challenger Lifts · DEALER-FX · NEXIQ TECHNOLOGIES · Snap-on · SUN · DIESEL LAPTOPS

$1.88 B

Segment Net Sales – 2025

$500.8 M

Segment Operating Earnings – 2025

26.7%
Segment Operating Margin

Global leader in sophisticated diagnostic platforms

The most **advanced equipment** including Imaging Aligners, ADAS Calibration, Wheel Balancers, Tire Changers, and Lifts

>700,000
North American and European repair shops served

Comprehensive database utilizes over **3.4 billion repair records** and almost **700 BILLION** unique diagnostic events

Rapidly changing **technologies** and increasing vehicle **complexity** provide **opportunities**

Commercial & Industrial Group at a glance

Specialized, engineered productivity solutions for a wide range of critical industries including: aerospace, natural resources, military, power generation, transportation, and technical education

Extend to Critical Industries

Target more places where tasks require repeatability and reliability

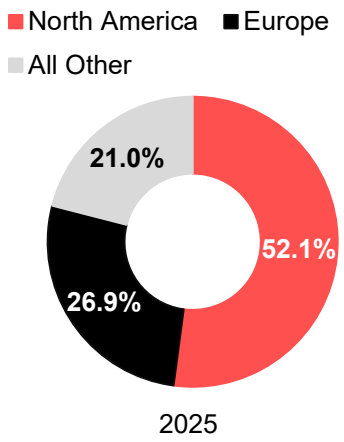
Build a deep understanding of the work performed

Provide specialized productivity solutions for critical activities

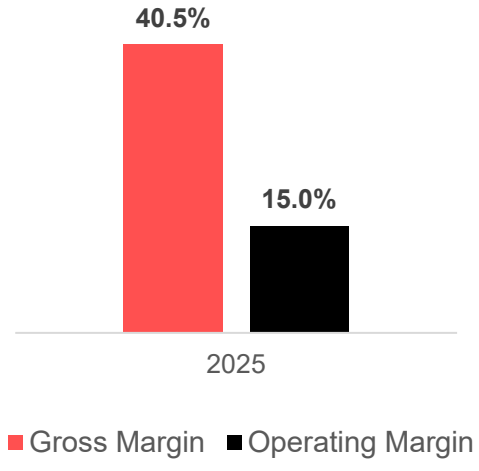
Build in Emerging Markets

Optimize product lines, manufacturing capability, and distribution for local markets

Segment External Net Sales by Geography



Segment Gross Profit and Operating Earnings Margins



Primary Brands

WILLIAMS · AUTOCRIB · mountz the torque tool specialists · Blue-Point · BAHCO · Norbar Torque Tools · Hi-Force HYDRAULIC TOOLS · Sturtevant Richmont · Snap-on

$1.46 B

Segment Net Sales, highest proportion of distribution sales – 2025

$218.2 M

Segment Operating Earnings – 2025

15.0%
Segment Operating Margin

~50%
of revenue from more turbulent international markets

19
dedicated manufacturing facilities with six in the U.S., eight in Europe and five in Asia

Innovator of **complex, customized kits** for specific uses in military, aviation and other industries

Investing in precision torque through acquisitions of Hi-Force, Norbar, Sturtevant Richmont, and Mountz

Financial Services: Supporting technicians and franchisees

Snap-on Credit's primary financial products and services include:

Technician financing for the purchase of tool storage, diagnostics, and equipment products on an **extended-term** payment plan (finance receivables)

Business and vehicle loans and leases to franchisees (contract receivables)

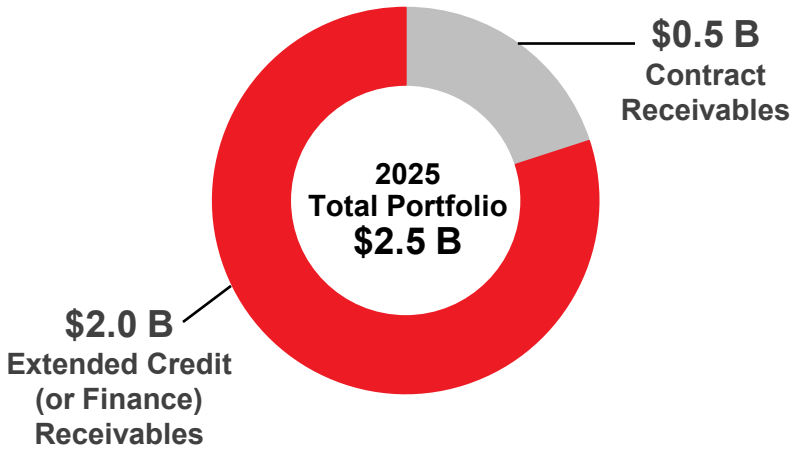
Strategic Priorities:

Attract and sustain profitable franchisees

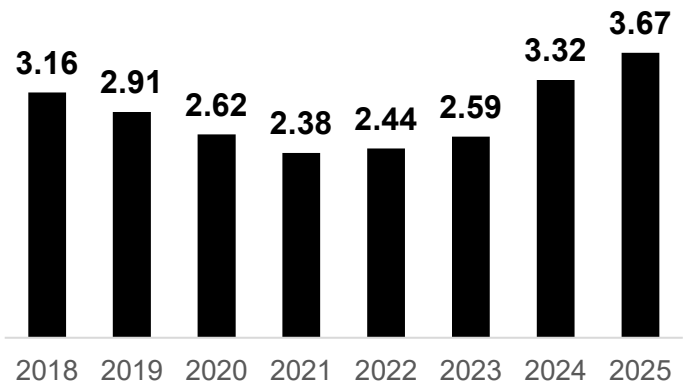
Improving productivity levels and ensuring high quality in all financial products

Maintaining healthy portfolio performance levels

Gross Finance Portfolio



TTM Extended Credit Net Losses as % of Portfolio



$412.9 M
Finance Revenue – 2025

$281.8 M
Operating Earnings – 2025

$160 M
Net Earnings (after interest and taxes)

$15.7%
Of Consolidated Net Earnings

$2.5 B
2025 Gross Finance Portfolio

17.6%
2025 Average Yield on finance receivables

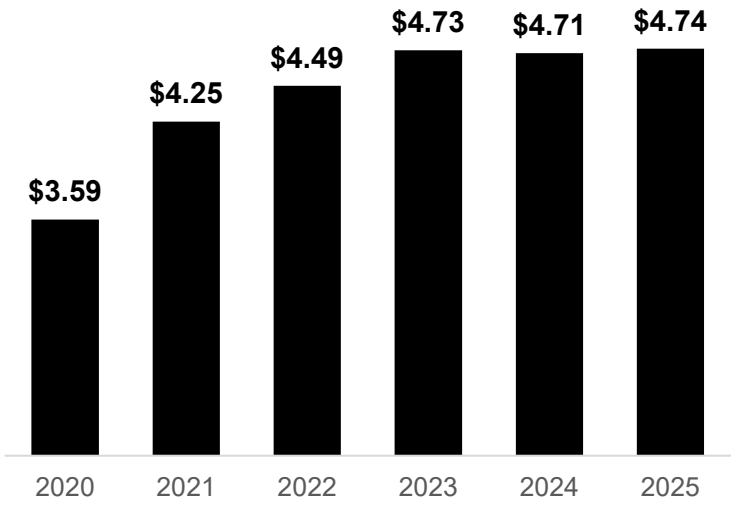
9.1%
2025 Average Yield on contract receivables

5-to-1
Debt/equity ratio for Snap-on Credit

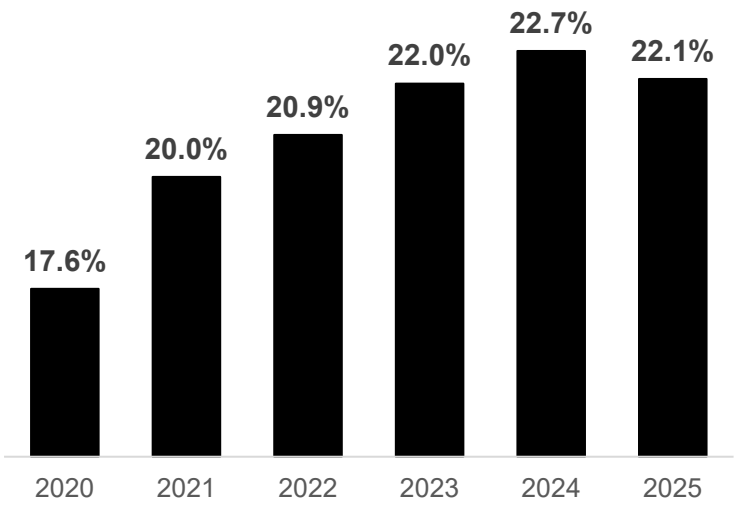
3.63%
Q3 2026 TTM Extended Credit Net Losses as % of Portfolio

Consistent execution across diverse markets and macro environments

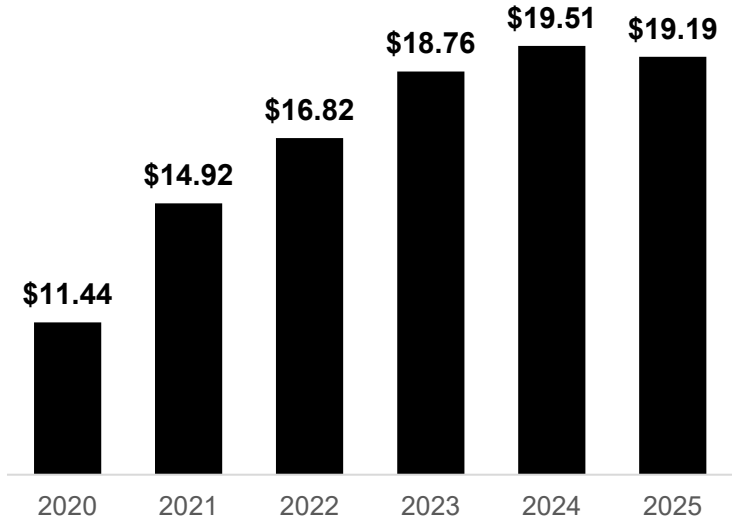
Net Sales
$ Billions



Operating Margin
(before financial services)



Diluted EPS



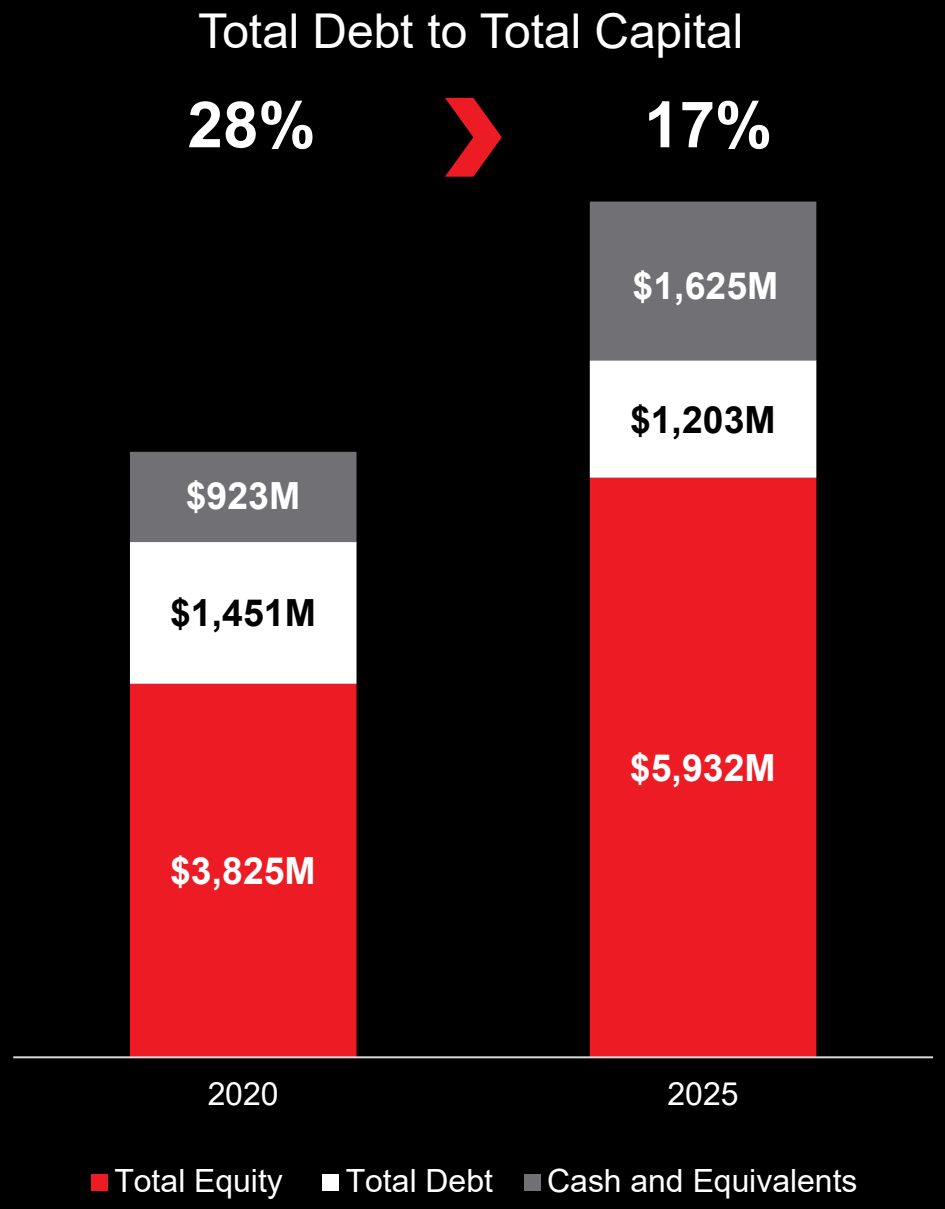
Snap-on's approach through customer connection and providing essential solutions has thrived in the post-pandemic economy

Robust balance sheet creates financial flexibility

Strong cash flow and low capital requirements continue to bolster balance sheet

Financial strength creates flexibility to **fund growth and return of capital**

High quality of Snap-on Credit receivables proven across the cycle and numerous market shocks



Disciplined capital allocation strategy

Organic Investment in Growth

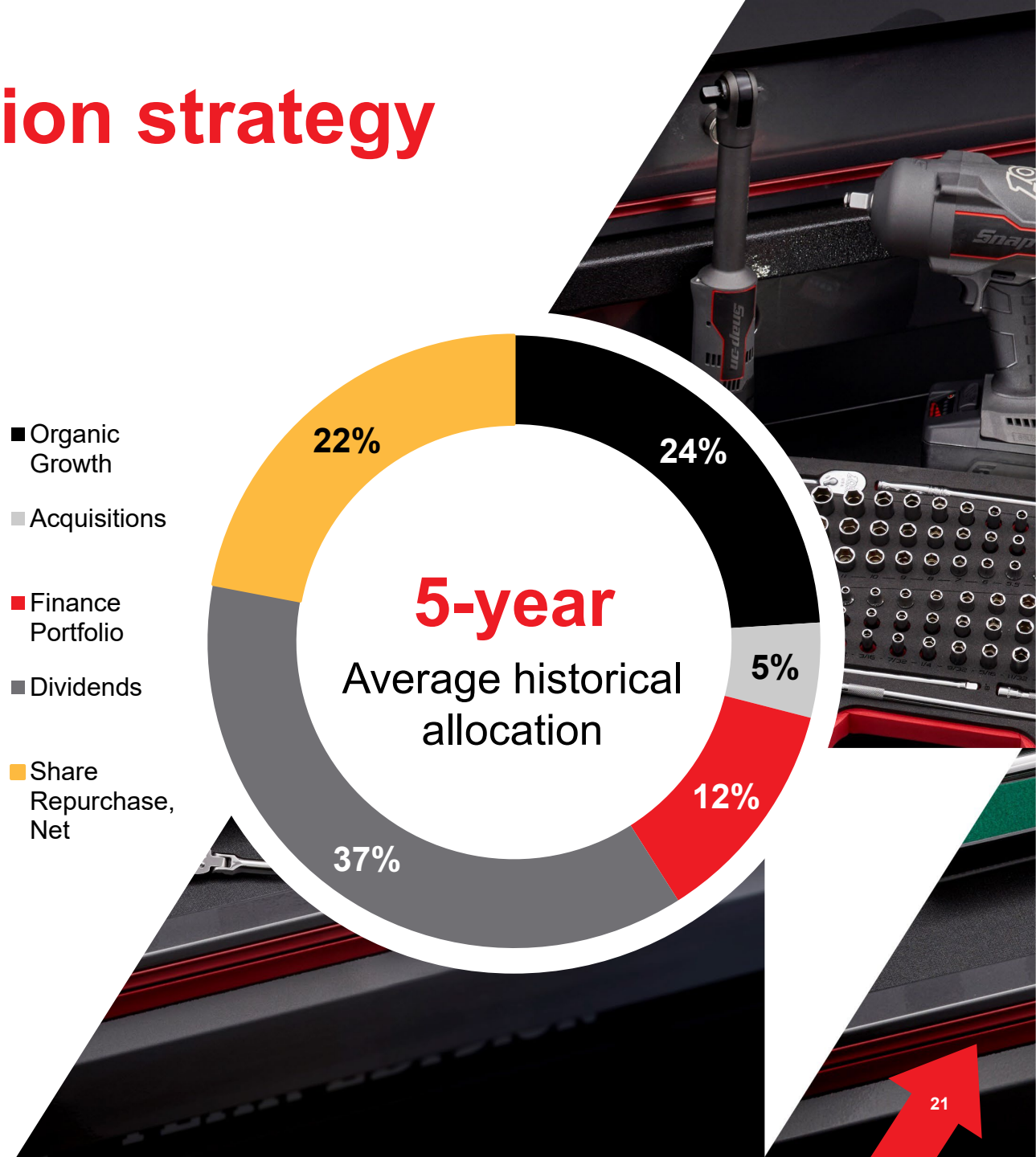
- Manufacturing capacity
- R&D and new product development
- Investing in franchise network
- Enhancing software and data analytics

Dividends + Share Repurchases

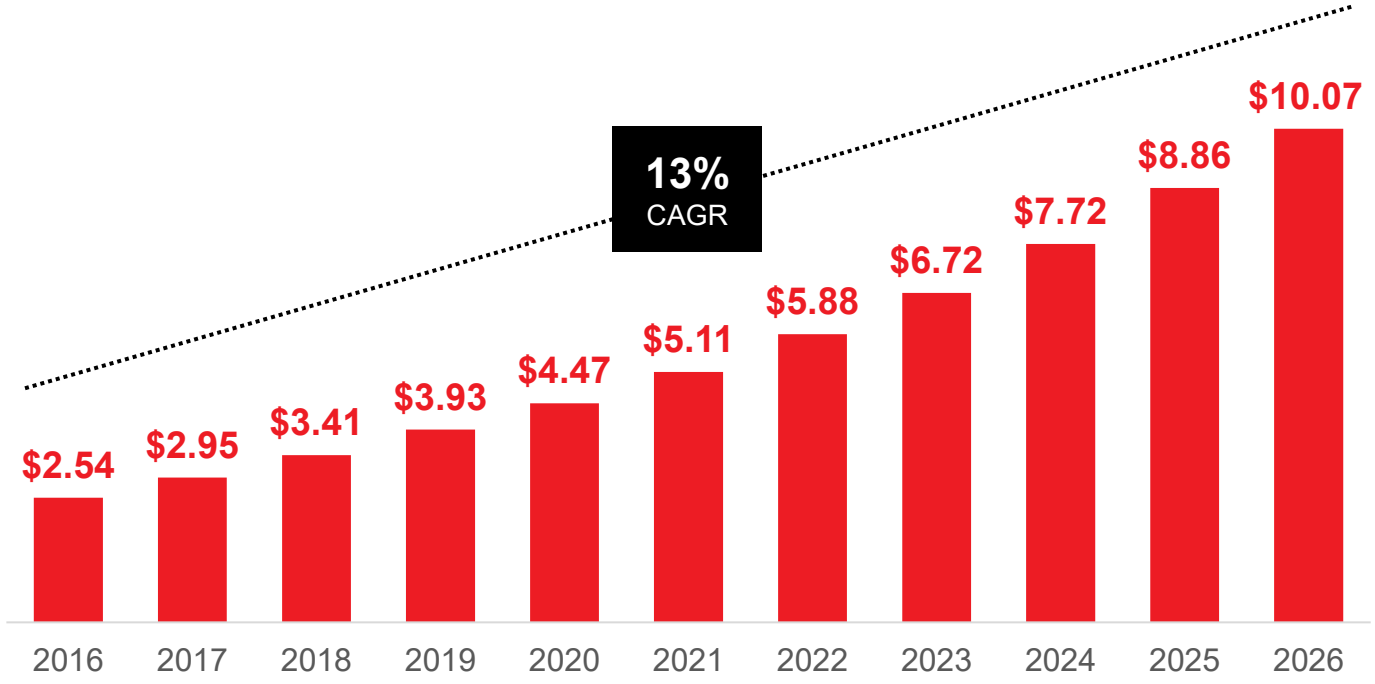
- $2.8 B in dividends returned to shareholders over the last 10 years
- Dividend per share payment CAGR of ~13% over last 10 years
- In 2025, repurchased 987,000 shares for $329 M

Coherent Acquisitions

- Diesel Laptops acquisition in June extended diagnostics and repair information solutions for commercial trucks and off-highway vehicles
- Hi-Force acquisition in April expanded Snap-on's offerings in the growing torque arena
- Opportunistically considering strategically attractive and accretive bolt-on M&A



87-year dividend record: Proven commitment to shareholders



12.7%
quarterly dividend increase November 2026

—

Dividends paid **without interruption** or reduction since 1939

Exceptional cash flow generation and operating leverage has enabled above average dividend payment and growth

Substantially higher dividend yield and dividend growth versus the S&P 500 average

Investment rationale

Execution of a **defined and coherent strategy**

Holds **exceptional brand loyalty** and value proposition

Steadfast commitment to **Snap-on Value Creation** and clear runways for improvement

Attractive **dividend yield**

Trend of mid-single-digit **sales gains** driven by multiple runways for growth

Demonstration of ongoing operating income **margin expansion**

Effective combination of **practical insights and technology** to address increasing complexity of critical work





APPENDIX

Full Year Consolidated Results

($ in millions, except EPS)	2025	2024	2025 vs. 2024
Net sales	$4,743.2	$4,707.4	0.8%
Change in organic sales			0.3%
Operating earnings before financial services	$1,045.9	$1,068.8	(2.1)%
Operating margin before financial services	22.1%	22.7%	
Operating earnings from financial services	$ 281.8	$ 276.9	1.8%
Consolidated operating margin	25.8%	26.3%	
Diluted EPS	$ 19.19	$ 19.51	(1.6)%

Note: Operating earnings before financial services included a $22.0 million benefit in 2025 from the settlement of a legal matter, while 2024 included a $22.5 million benefit for a separate legal matter (collectively, the “legal items”). The legal items contributed a 50 basis point (bps) benefit to operating margin before financial services and a 40 bps benefit to consolidated operating margin in both years, while diluted EPS included a $0.31 per share benefit in 2025 and a $0.32 per share benefit in 2024. Therefore, the legal items had little to no net effect on these year-over-year comparisons. In 2025, diluted EPS also included a $0.35 per share year-over-year increase in non-service net periodic benefit (pension) costs.

Q3 2026 Consolidated Results

($ in millions, except EPS – unaudited)	Q3 2026	Q3 2025	2026 vs. 2025
Net sales	$1,183.7	$1,190.8	(0.6)%
Change in organic sales			(2.8)%
Operating earnings before financial services	$ 248.1	$ 278.5	(10.9)%
Operating margin before financial services	21.0%	23.4%	
Operating earnings from financial services	$ 68.3	$ 68.9	(0.9)%
Consolidated operating margin	24.7%	26.9%	
Diluted EPS	$ 4.64	$ 5.02	(7.6)%

Note: In 2025, operating earnings before financial services included a $22.0 million benefit from the settlement of a legal matter, which contributed a 190 basis point (bps) benefit to operating margin before financial services and a 170 bps benefit to consolidated operating margin. Diluted EPS included a $0.31 per share benefit in 2025.

Definitions

Terminology and definitions
$B = billions of dollars, $M = millions of dollars
“Sales” may refer to consolidated “net sales” or “segment net sales”
Organic sales = sales adjusted to exclude acquisition-related sales and the impact of foreign currency translation
Operating earnings = Operating earnings before financial services + Operating earnings from financial services
Operating margin (before financial services) = Operating earnings before financial services / Net sales
OI = Operating income, may be used to refer to “Operating earnings”
Segment operating margin or OI margin = Segment operating earnings / Segment net sales
OEM dealerships = Original equipment manufacturer “OEM” dealership service and repair shops