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2026 Investor Day Presentation

July 16th, 2026

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Welcome & CEO Introduction

Jay Jackson — *Chairman & CEO*

The question has never been "how much will you have?"

How long will it need to last?

Every financial plan ever built assumes an answer. Almost none of them have one.

LIFESPAN IS NOT A STRAIGHT LINE — IT IS AN ARC OF PROBABILITIES

Two neighbors. Same $2 million.

Both 65. Both retiring on $2M. Both handed the same generic plan today.

NEIGHBOR ONE · HEALTHY · AGE 97

Should get: *growth*.

$2.15M vs $566k legacy

3.8× the generic plan,
same $80k/yr draw — 32 years let growth work.

NEIGHBOR TWO · IMPAIRED · AGE 78

Should get: *income.*

$160k/yr + $431k legacy

the annuity's income, plus the legacy it gives up — built for 13 years.

No one models this for them today.

This is the plan they should be getting.

Illustrative, not investment or tax advice. Simulated, hypothetical results.

We Are Not a Financial Firm

Abacus is a technology infrastructure company.

We are the infrastructure layer wealth management does not yet know it needs.

For decades, planning rested on one assumption: *that you can plan a retirement without knowing how long it lasts.* Population averages. Mortality tables. Best guesses.

LifeARC™ ends the era of averages.

Your lifespan is not a statistic. It is a data problem — and we have solved it.

A lifespan is not a straight line — it is an ARC of probabilities.

Precision Lifespan Intelligence

Health data in. A personal lifespan model out. *Not an average. Not a range. Your ARC.*

01 DATA INGESTION

Medical History Analysis

Complete health records—conditions, genetics, medications, biometrics—turned into longevity probabilities for one person, not a population.

02 AI ENGINE

Dynamic Lifespan Modeling

A living projection that recalibrates as health data evolves—more accurate every year it runs.

03 OUTPUT LAYER

Investment & Income

Portfolio, withdrawal sequencing, and income built directly from the lifespan output—not actuarial averages.

It changes the plan.

A 79-year-old retired Floridian with a $7.9M portfolio—and one input no other firm can model.

THE LIFEARC INPUT

Modeled lifespan: 9 years

Plan to age 88—not to 100. His goal is more retirement income; his concern, a large tax bill if appreciated stock is sold. Generic tables plan for a century. LifeARC narrows it to 8–11 years—and every decision below follows from that.

THE ALLOCATION SHIFT

De-risk on his clock, not the calendar's.

Equity glides from **76% to 61%**, alts grow for income, and bonds shift to tax-free municipals.

THE ANNUAL DRAW

$317k a year – 4% of the portfolio.

64–70% covered by portfolio income; the rest from high-basis stock, keeping the tax bill down.

Illustrative, not investment or tax advice. Simulated, hypothetical results.

It changes the outcome.

+$619k

GROWTH ADVANTAGE AT AGE 88

Planning to a modeled lifespan instead of age 100, the same client ends nine years at **$9.19M—$619k ahead** of the conservative path.

→ **$310k less tax over nine years.** Portfolio income covers most of the draw, so appreciated stock barely needs selling.

→ **The plan wins across 10,000 simulated futures**—median $8.46M vs $7.90M for the conservative path.

→ **+$3.22M already drawn as spending** along the way—even a weak market has funded his life, not just his balance.

Illustrative, not investment or tax advice. Simulated, hypothetical results.

The Catalyst

$120T

GREAT WEALTH TRANSFER · 2024–2054

$120 trillion will pass from Baby Boomers to the next generations over 30 years. *It has already begun — and nothing in financial history compares.*

→ Every transfer begins with one unanswerable question: **how long will the transferor live?** LifeARC™ answers it with individual precision.

→ No competitor has built individual lifespan modeling. **We are not disrupting a category—we are creating one.**

→ Longevity risk, or outliving your assets, is the defining anxiety of a generation. **LifeARC is the only data-driven answer.**

LifeARC Is Already Working.

This is not a pilot. Not a proposal. LifeARC is being integrated into real client solutions today.

STRATEGIC DEPLOYMENT · LIFEARC INTEGRATION PARTNER

Manning & Napier

$18B

Abacus invested ~**$50 million** into Manning & Napier, an $18B advisory and investment firm, putting LifeARC inside one of the country's largest private wealth networks.

INDUSTRY RECOGNITION

Milken Institute · JP Morgan · HSBC · ABX

Shared the Milken Institute stage with JP Morgan and HSBC on longevity-driven wealth management.

MARKET OPPORTUNITY

Manning & Napier Is Just the First.

Every major wealth firm has clients aging without lifespan data. **Manning & Napier is the playbook, not the exception.**

100×

Why Lifespan-linked Finance Is a 100-Bagger Opportunity

Data. AI. First-mover. $120T tailwind.

Zero competitors. The anatomy of a generational return.

Data	AI	LifeARC	$120T
Foundation	Engine	Product	Market

Data Network Effect

Every profile strengthens the model—a moat that compounds with scale.

Zero Existing Competitor

No one else pairs lifespan AI with investment strategy. We are the category.

Multi-Layer Revenue

Licensing, advisory, AUM, insurance—four layers on one foundation.

Timing Advantage

The transfer peaks in the 2030s. First-mover is winner-take-most.

A lifespan is not a straight line. It is an *ARC* of probabilities.

The question was never how much. It was how long… and now it has an answer.

Abacus—the first AI-powered platform to model individual human lifespans, and allocate for the life each client will actually live.

$120T
WEALTH TRANSFER · 30 YRS

$50M
ABX STRATEGIC INVESTMENT · MANNING & NAPIER

100×
100-BAGGER THESIS

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Fireside Chat with Matthew Ankrum

Jay Jackson — *Chairman & CEO*

Matthew Ankrum — *Managing Partner & Author, Ankrum Capital*

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Financials Snapshot

Bill McCauley — *Chief Financial Officer & Chief Operating Officer*

Q1 2026 Results

The Scorecard in Action

Revenue

$59.4M

+34.6% YoY

Adj. EBITDA

$32.7M

55% margin

Operating Cash Flow

+$91.7M

Swing from -$61.6M Q1 '25

Timely Capital Return to Investors

~$75.8M

From LMA Income II reaching end of initial term

The 100-bagger framework described requires **revenue growth exceeding 20% per year**, **expanding margins**, and **strong ROIC**. Q1 2026 delivers on all three—and a balance sheet that's getting cleaner by the quarter.

FY 2025 Foundation → FY 2026 Guidance

FY 2025 Actual

Gross Revenue	**$235.2M**	*+110% YoY*
Adj. Net Income	**$85.7M**	*+84% YoY*
Adj. EBITDA	**$132.6M**	*+115% YoY*
EBITDA Margin	**56%**	
ROIC / ROE	**20% / 20%**	
AUM (Gross)	**~$3.6B**	

FY 2026 Guidance

$100M – $106M	**$1.00 – $1.05**
Adjusted Net Income	*Earnings Per Share*
Up to +24% YoY Growth	

2026 TARGETS

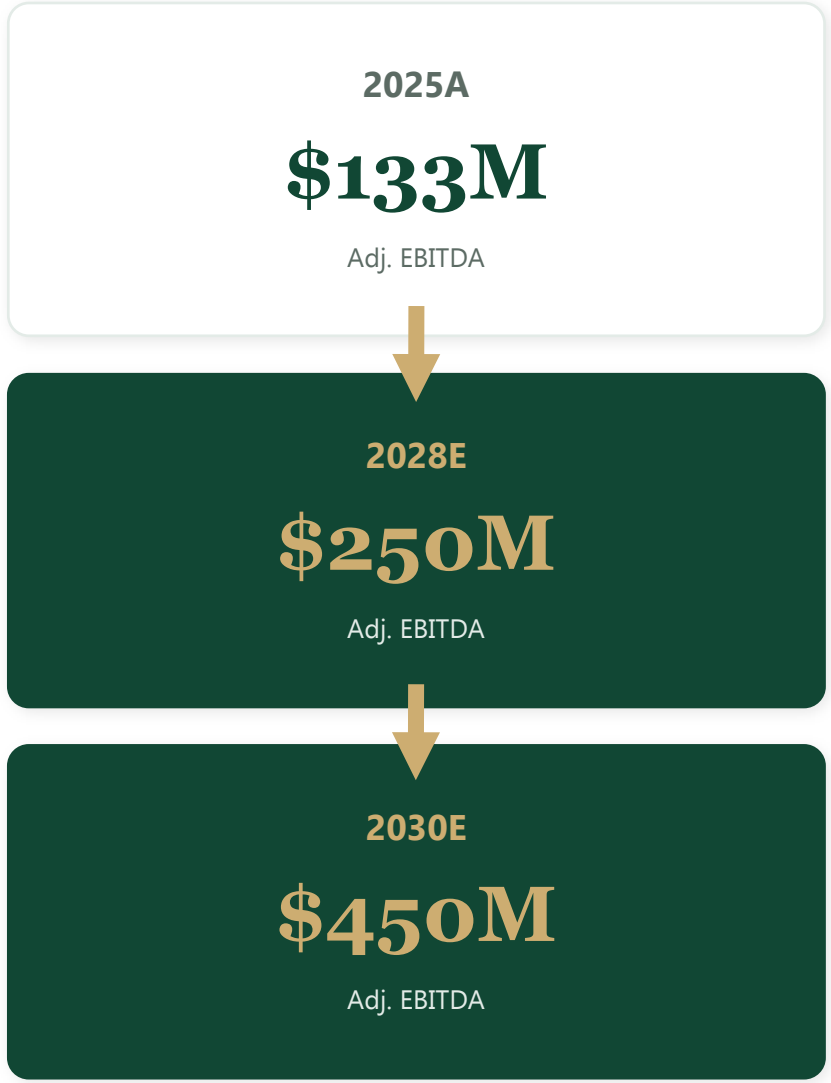
AUM Target	**$5B+**	*by YE 2026*
Longevity Fund Inflows	**$500M+**	*1H 2026 target*
Abacus Intel Revenue	**$3M**	*2026 target*
Recurring Revenue Mix	**~20%**	*toward 70% target*

The Path to Scale

3 to 5 Year Plan

What Drives the Bridge

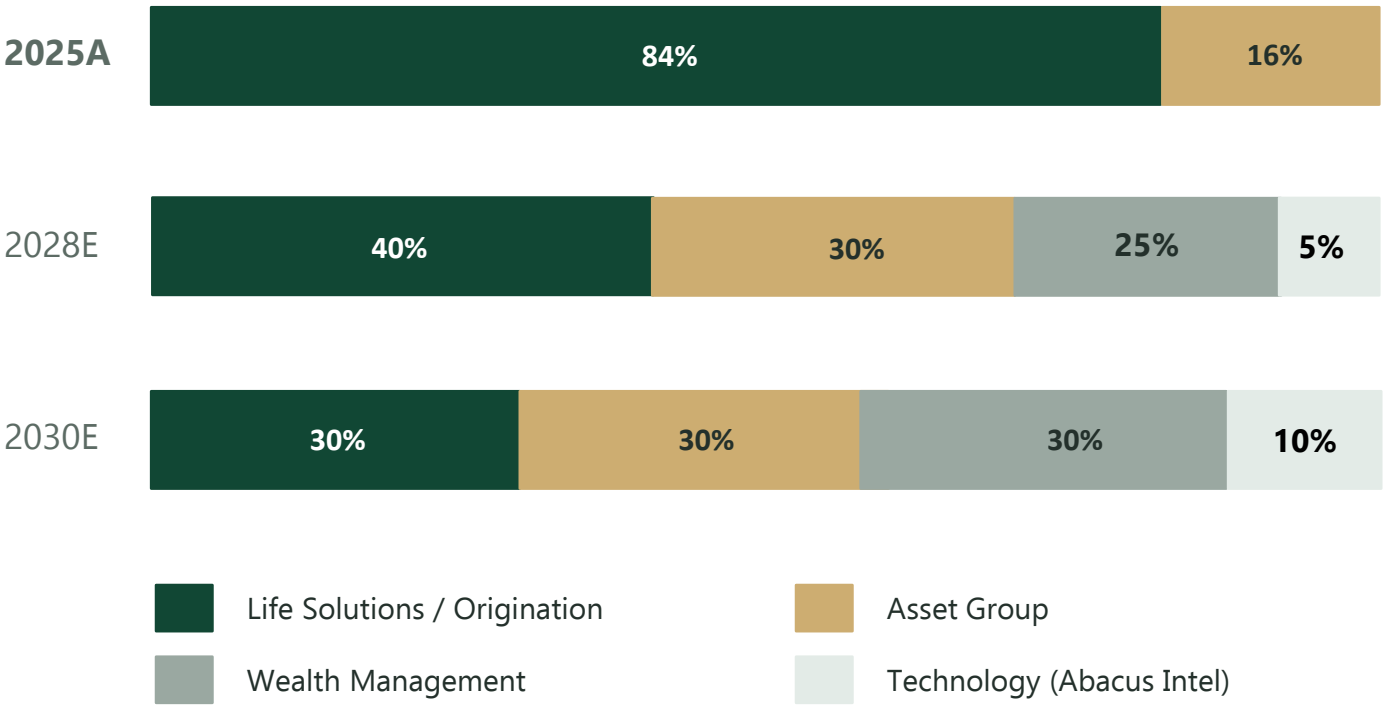
- ✓ **Scale the longevity fund complex** New funds and larger vintages drive fee-paying AUM growth and fee-related earnings.
- ✓ **Grow newly launched interval fund and securitization channel** Registered access and structured-credit issuance open repeatable execution channels resulting in predictable growth in fee-related earnings.
- ✓ **Build out wealth division** The wealth platform and referral flywheel add advisory fees on a growing AUM base.
- ✓ **Shift the mix toward fee-related earnings** Life Solutions keeps growing, and asset management, wealth, and tech layer on top, moving the mix to ~70% recurring fee revenue over five years.
- ✓ **Add asset-based finance and technology solutions** Both contribute incremental, higher-margin earnings on top of the core.



The Multiple Expansion Story

Toward 70% Recurring Fee Revenue

Revenue Mix Evolution



Why the Mix Matters

16% — **Fee-related earnings today**
Current mix, FY 2025

70% — **Target fee-related earnings**
Multi-year goal

2–3x — **Multiple expansion per 10pts**
Each 10% shift in mix

20% — **ROIC for FY 2025**
vs. cost of capital

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The Investor Reframe: *From Transactions to Platform*

Elena Plesco — *Chief Investment Officer*

What is Abacus? Framing the Platform

Infrastructure is where enterprise value is created

The Common Mistake:

Defining a company by its most visible transaction.

One Product. One Segment. One Trade.

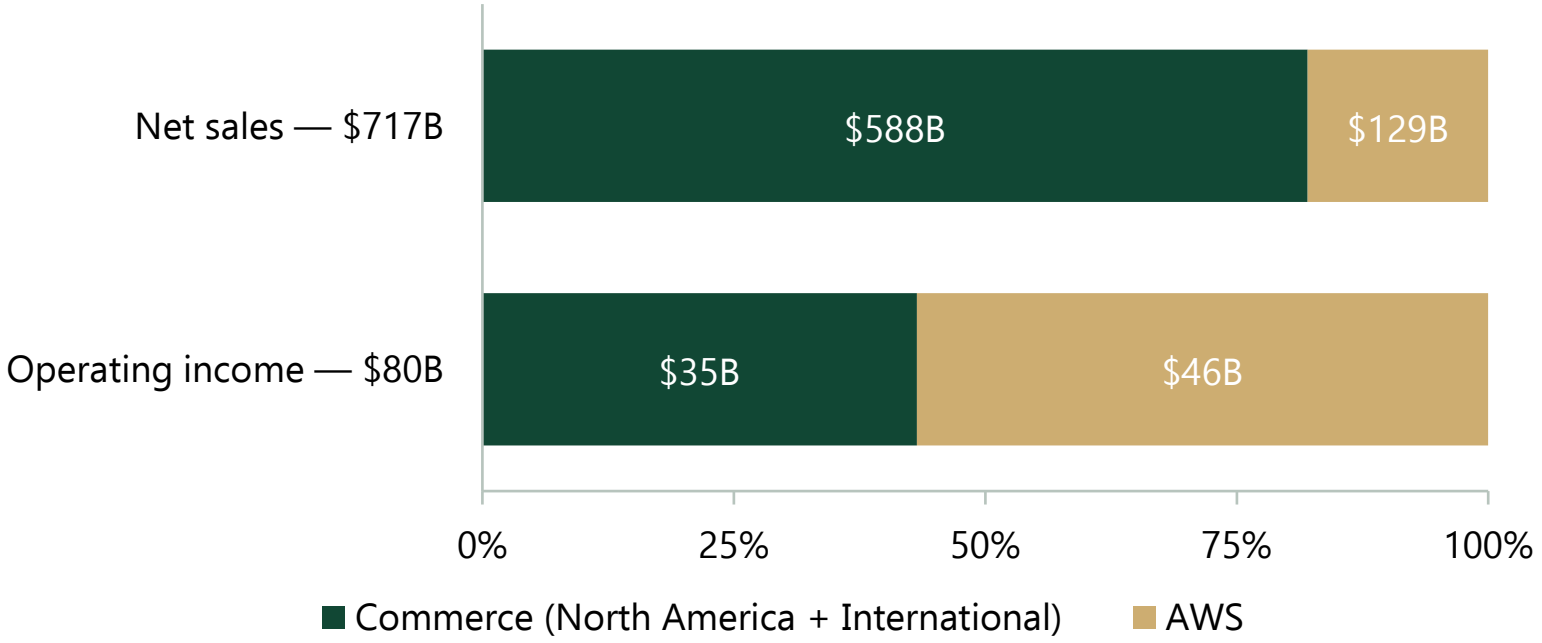
What is Amazon's largest *revenue-generating* business?

What is one of Amazon's most important *profit engines*?

The Answer, In Amazon's Own Numbers

Commerce drives revenue. AWS drives profit

Amazon FY2025: Share by Segment



18%

AWS Share of Net Sales

57%

AWS Share of Operating Income

Amazon's core revenue engine funded and necessitated the infrastructure that became one of its most important profit centers

Amazon results for fiscal year ended 12/31/2025. Commerce = North America + International segments, which include online and physical stores, third-party seller services, advertising, and subscriptions (e.g., Prime). Net sales $716.9B; operating income $80.0B, of which AWS $45.6B.

The Parallels at Abacus

Origination is our commerce engine. LifeARC is our AWS

	amazon	ABACUS
The Core Revenue Engine	**Commerce** Selling goods. The oldest part of the company — and to many, the least exciting.	**Origination** Bringing secondary life insurance policies, clients, and data into the ecosystem.
The Infrastructure It Enabled	**AWS** Infrastructure built to run its own marketplace — now a business far beyond Amazon.	**LifeARC** Data, mortality insight, verification, underwriting, and pricing — built for ourselves, becoming a business in its own right.

We built the tools we needed — and they became a business

What is Abacus?

Six descriptions — each true in part, none complete

“An origination company”

“An asset manager”

“A data provider”

“A wealth platform”

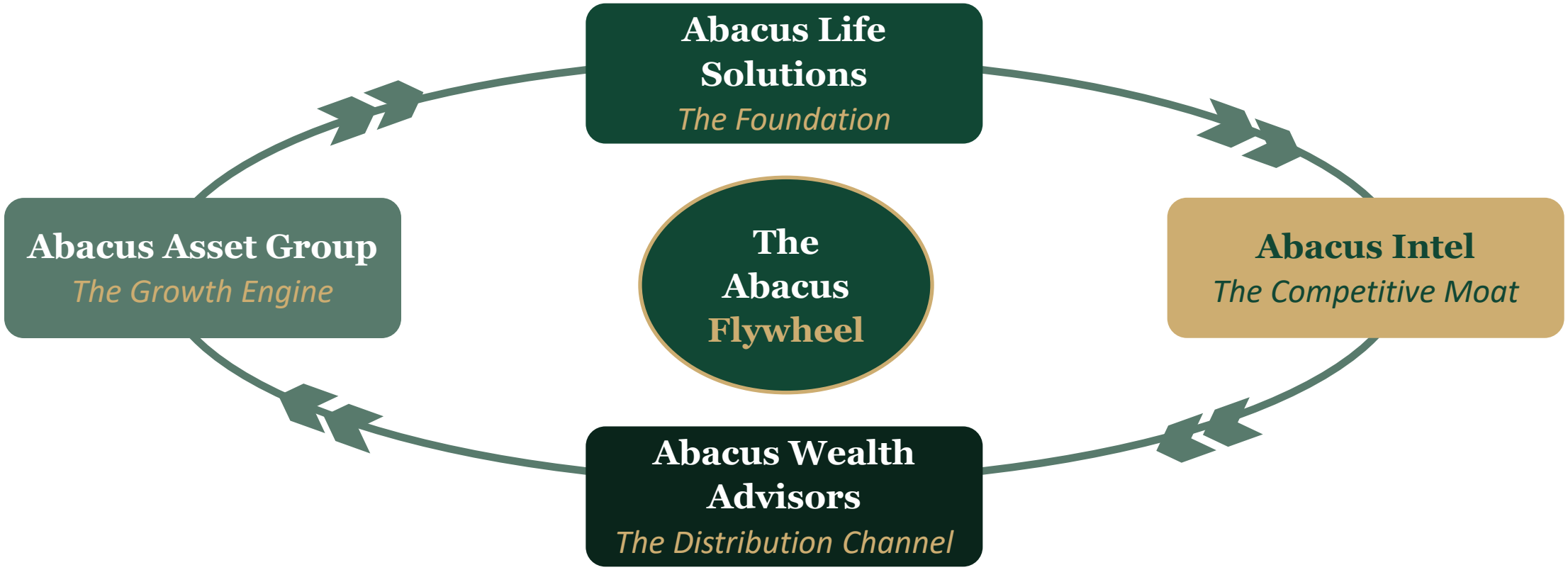
“A technology company”

“A business connected to insurance assets”

The mistake is to look at one part of Abacus and assume it is the whole company

We Are Building the Rails

The infrastructure for lifespan-linked finance



The rails are what we own. **The flywheel is what happens when those rails reinforce one another**

Why Owning the Rails Matters

The more rails we own, the more we control our own destiny

Abacus owns the rails.

We do not wait for someone else's deal flow.
We do not rent someone else's data.

We built the rails, so we set the terms.

We built the rails. And the rails are what made LifeARC possible

LifeARC: The Input Finance Has Been Missing

Lifespan is not an insurance variable. It is a financial one

Portfolios Built Today:

Risk · Return · Correlation · Volatility
(*modeled to the basis point.)*

How long the money has to last—a population average.

A deeply personal forty-year problem, solved with the life expectancy of a population the person does not actually belong to.

Portfolios Built with LifeARC:

Lifespan as a quantified, personalized financial input. Not a guess.

Every drawdown, annuity, and glide path depends on one number: **how long.**

It started in insurance—the same way AWS started inside a retailer.

Your portfolio is built for the average person. But you are not an average. Nobody is

The Thesis Is the System

One input, owned end to end — running through every portfolio

Not a feature.
Infrastructure.

Abacus is building the layer that lets the entire category of lifespan-linked finance scale.

Not one product. Not one segment. Not one transaction

Each rail feeds the next — and when the rails connect, the flywheel turns

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The Intelligence Layer: LifeARC, MVerify, & AI-Enabled Origination

Jeff Smith — *Chief Marketing Officer*

Armando Cabrera — *President, Abacus Intel*

Dr. Jay Olshansky — *Academic-in-Residence*

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Marketing, AI & Data Strategy

Jeff Smith — *Chief Marketing Officer*

Abacus Marketing: Built Different

Marketing as a Revenue Engine

At Abacus, Marketing and Operations are integrated by design. We connect every dollar spent to a specific outcome across multiple business lines — and AI makes that integration faster and smarter every day.

A Decade of Growth— From $100 per day to a growth engine

$100/day
Starting Total Marketing Budget

10,000+
Consumer Leads Per Month Today

The Abacus Marketing Model: Three Pillars

Marketing as a revenue engine, not a cost center

Data-First Foundation 1

Sweat equity before ad spend: foundation first, scale second

- **Targeting algorithms built on 20 years of Abacus's own data**
- Originate leads at a fraction of competitor acquisition cost
- Every piece of infrastructure built to last

AI-Enabled Operations 2

AI Voice extends contact hours by 16 hours per day

- **Machine learning scores intent, enriches data, and routes leads in real time**
- AI agents streamline case processing and fraud prevention
- What took a human hours now happens in seconds

Attribution Ownership 3

We know exactly which ad brought in each customer

- **Every lead matched to the exact commercial that just aired, to the second**
- Same tracking works across TV, digital, and radio
- Attribution tools built and owned in-house

The “Zero Unqualified Leads” Thesis

Synergies across the Abacus platform create a flywheel effect

THE ENTRY POINT

10,000+

monthly consumer leads

Abacus Life Solutions

Consumers seek out Abacus to sell their policies, the highest-intent path. The free Policy Value Calculator shows them instant value.

IF THEY QUALIFY FOR A SETTLEMENT

Abacus Asset Group

The Institutional Bridge

Every lead is scored, verified, and pooled, turning retail origination into institutional-grade deal flow.

Abacus Wealth Advisors

The Long Game

After a large settlement payout, a natural wealth-management conversation begins.

IF THEY DON’T QUALIFY

AccuQuote

The Second Chance

Consumers who hold active insurance but don’t qualify for a settlement become AccuQuote clients, never a wasted lead.

Zero unqualified leads: every consumer lead becomes a settlement, a wealth relationship, or an AccuQuote policy.

AI as Operating Infrastructure

Built In-House, Owned Outright

- **10,000+ total policies reviewed YTD, with real-time review of qualified policies**
- AI Voice extends effective contact hours by 16 hours a day
- ML scores intent, enriches data, and routes leads in real time
- AI agents streamline case processing and fraud prevention
- Internally-built LLM chatbot runs across all our websites
- Predictive targeting identifies likely needs before consumers search

What We Mean by AI

- Models built on our own data — not licensed from anyone
- Agentic automation designed for our specific workflows
- Tools we own outright that don't train anyone else's platform
- Ownership creates a moat that gets harder to cross each year

Why It Matters

- No external dependencies, no vendor lock-in, full data control
- What used to take a human hours now happens in seconds
- Marketing becomes a scalable acquisition and education engine

Data-First Media Strategy

Build the fireplace before you light the fire

Two Modes, One Edge

Reach the market, prove the spend

1 Intent Capture

Meet people where they already are

- Search and SEO — someone already looking for policy value
- Highly efficient: no persuasion needed, just be findable
- Built first, optimized to near-perfection since 2016

2 Intent Creation

Put a concept in front of someone not yet looking

- National TV: Fox, CNN, FBN, Bloomberg, MSNBC
- More expensive, harder to attribute — but expands the market
- Launched 2023, only after intent capture was solid

3 Proprietary Attribution

We built our own TV attribution system

- Spot data ingested before spots even air
- Leads matched to airings within 30 seconds by market
- Far more granular than any off-the-shelf industry tool

The Abacus Flywheel

One unified data platform connects every vertical

Capture

- 10,000+ consumer leads/month enter through any vertical
- Life Solutions origination is the largest entry point

Unify

- Full refactor consolidated all data into one platform
- Every lead, client record, and transaction in one place
- Co-led by Marketing and President of Abacus Intel

Route

- Instantly score and identify the best-fit vertical
- Abacus Intel data and AI scoring feed every decision

Compound

- A $1M policy bought for $250K is money in motion
- Wealth, asset management, and institutional capital follow
- We meet every consumer where they are

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Introducing LifeARC & MVerify Discussion

Armando Cabrera — *President, Abacus Intel*

Dr. Jay Olshansky — *Academic-in-Residence*

The Data Flywheel

Medical records, MVerify, longevity and investment expertise, integrated through data science and AI

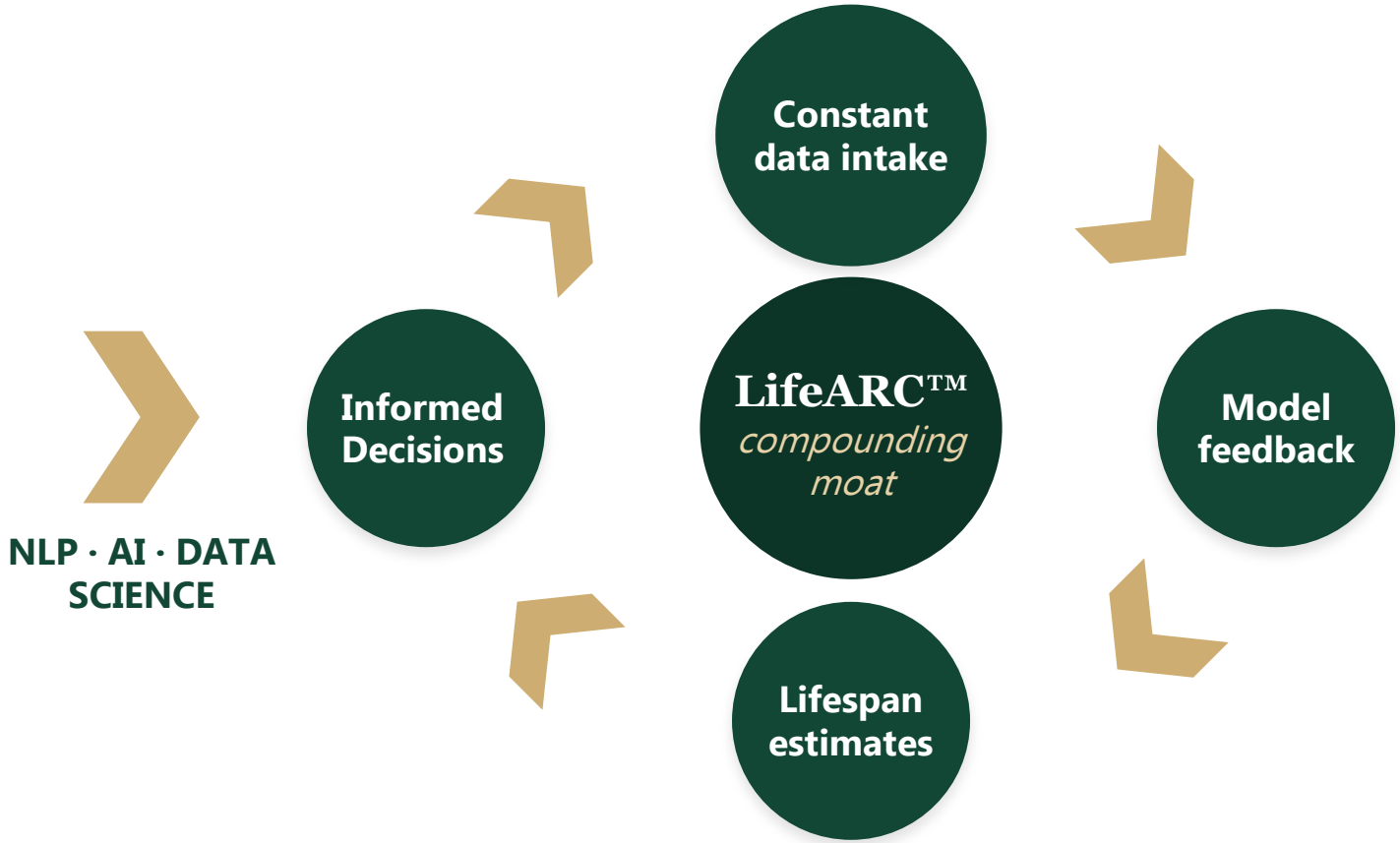
WHAT FEEDS THE ENGINE

20+ years of medical records
Conditions, medications, biometrics

MVerify mortality data
Real-world signal across every cohort

Longevity expertise
In-house longevity and actuarial judgment

Investment & valuation expertise
Decades of asset-management discipline

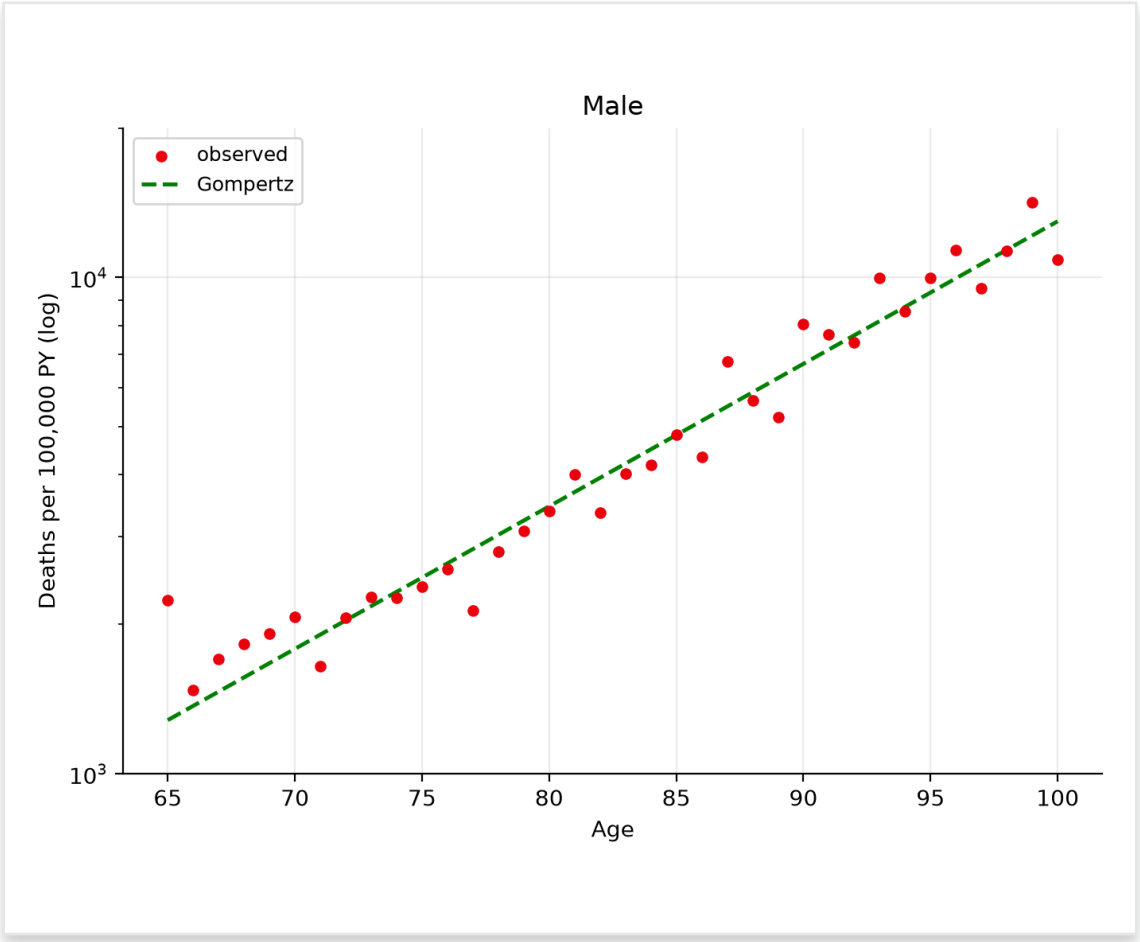


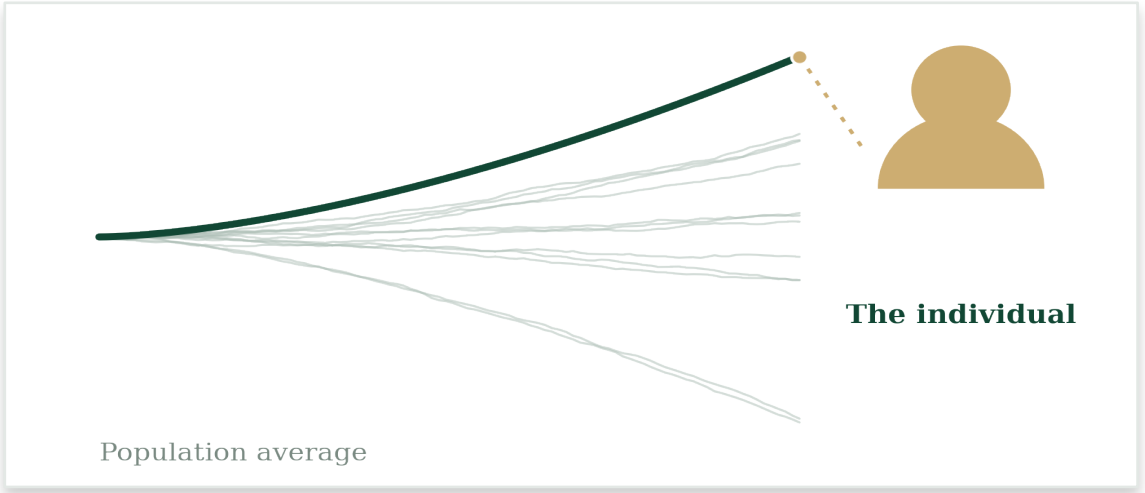
The data and expertise behind it took 20 years to build

The Predictable Science of Lifespan

From a 200-year-old law to individualized longevity modeling

Mortality is highly predictable





Source: Abacus internal analysis. Observed mortality for insured males (Abacus database), fitted to a Gompertz curve.

Our Core Business, and a New Frontier

The same lifespan engine sharpens longevity market assets and builds the rails to extend into financial planning

OUR CORE: LONGEVITY MARKET ASSETS

- **Acquire smarter**
  Meds to lifespan in minutes, not weeks
- **Manage the book**
  Every held policy re-scored, valued, and flagged to hold or sell
- **No third-party dependency**
  We own the data, the model, and the decision

THE NEW FRONTIER: FINANCIAL PLANNING

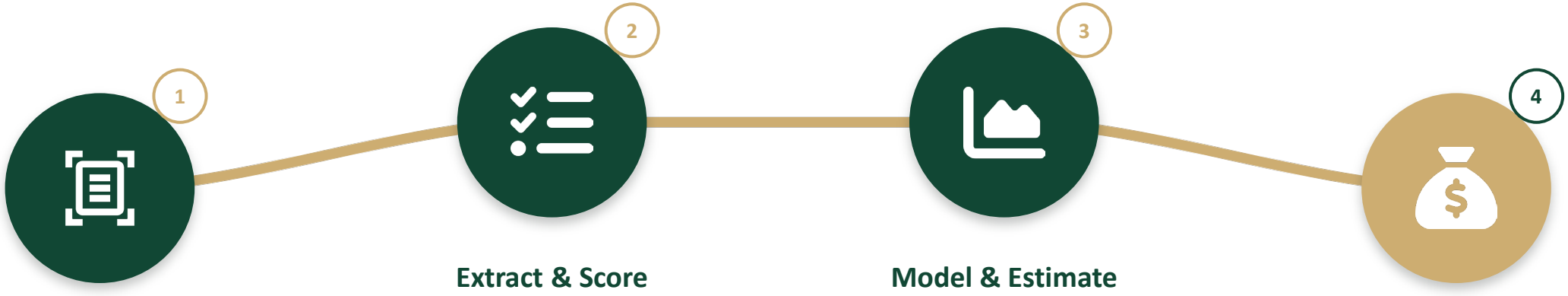
The proprietary lifespan that prices a policy is the exact input wealth planning has been missing.

Same engine. A far larger market, and a network we already own.

One proprietary engine: *an edge in longevity market assets, and the key input in financial planning*

Inside the LifeARC Technology Engine

NLP and OCR turn unstructured medical records into a proprietary survival model — the same engine that powers real-time financial planning.



Ingest & Structure

OCR and clinical NLP parse scanned charts, notes, and labs — in any format — into structured clinical text.

Output: *a structured clinical record*

Extract & Score

The engine pulls 100s of clinical features per record and grades the severity of every impairment identified.

Output: *a severity-scored feature set*

Model & Estimate

A proprietary survival model turns scored features into a hyperpersonalized lifespan estimate and full survival distribution.

Output: *lifespan estimate + survival curve*

Apply & Update

Longevity output becomes projected care costs and asset-allocation guidance — recalculated in real time as new data arrives.

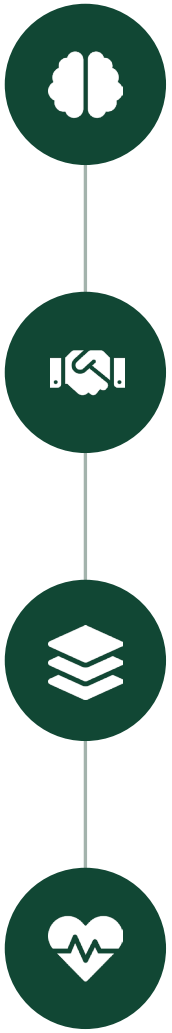
Output: *a live, longevity-based financial plan*

One data pipeline: *the same longevity engine that scores risk today also drives real-time financial planning tomorrow.*

AI and the Road Ahead

Accelerated by the existing Abacus infrastructure

AI is becoming the engine behind individualized, lifespan-based planning: income, drawdown, reserves, and legacy tuned to the person. It works because it runs on two decades of records, mortality data, and human expertise no model can generate on its own.



Personalized lifespan modeling

Individualized forecasts, at scale

Adopted across RIAs

Lifespan-linked planning in the advisor’s hands

The intelligence layer for finance

Integrated with advisors' tools

Real-time mortality intelligence

The flywheel compounds with every case

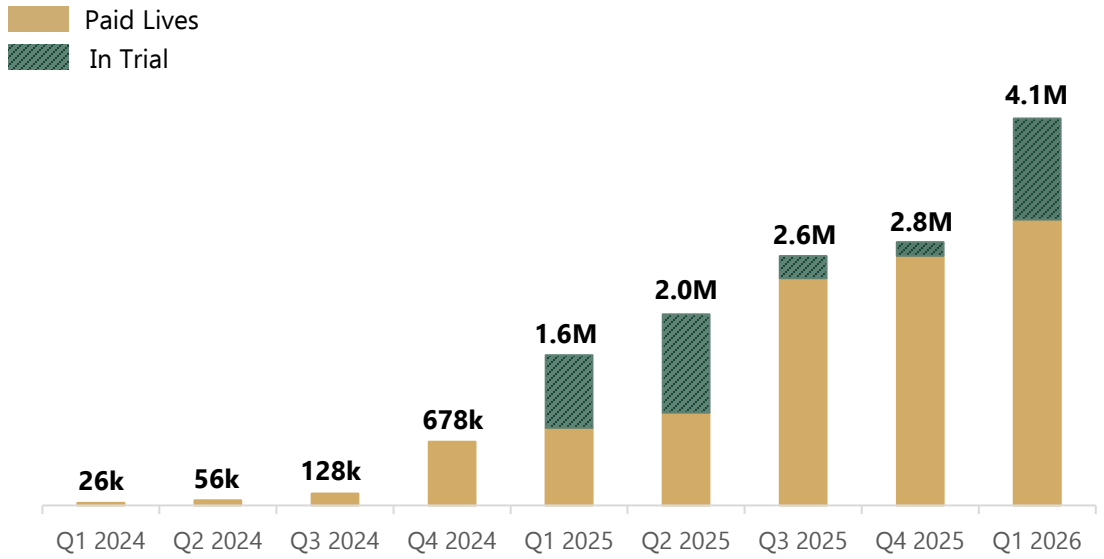
Abacus Intel — MVerify (Mortality Verification): Growth Trajectory and Market Penetration

Unlocking New Revenue Channels From Insurance to Pensions

97% National Coverage

<1% False Positive Rates

Lives Tracked – *Abacus Intel*



What Is MVerify?

- **Single validation engine** aggregating SSA, state vital records, obituary feeds, and other proprietary data sources
- **Foundational** for pension funds, secondary life insurance, and longevity-based investors
- **Designed to enable** faster claim resolutions, fraud prevention, and pension liability optimization

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Wealth Planning: A Deeper Look

Jay Jackson — *Chairman & CEO*

Bill McCauley — *CFO & COO*

James Morrow — Founder & CEO, Callodine Group

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Origination as Infrastructure

Elena Plesco — *Chief Investment Officer*

Samantha Butcher — *President, Life Solutions*

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Asset Management + Capital Formation

Corey McLaren — *Portfolio Manager, Longevity Funds*

Monty Cook — *Head of Private Credit*

Martin Bo Larsson — *Chief Operating Officer, Asset Group*

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Building Value in Asset Management: *Longevity Funds*

Corey McLaren — *Portfolio Manager, Longevity Funds*

Abacus Asset Group Overview

A growing asset manager built upon the established Abacus foundation

$3.6 billion Total AUM[1]	**20+ year** Asset Management Track Record	**~30** Investment Professionals and Dedicated Support Staff	**70+** Institutional Investors

In Focus

Private Market Products	**LONGEVITY FUNDS** $2.5 billion AUM[1] across current income and total return strategies	**ASSET-BASED FINANCE** New strategy launched in Q2 2026	*+ New product development (i.e., additional credit strategies)*
Public Market Products	**MARKET-INDEXED NOTES** Buffered equity-index note, tracking public markets with downside protection from Longevity Market Assets	**ETFs** $728 million AUM[1] 9 unique Free Cash Flow ("FCF")-powered systematic strategies covering 30+ themes	*+ New product development (i.e., additional public vehicles)*

[1]All Abacus public company information is as of 3/31/2026 via public company financials.

ABX Longevity Growth and Income Fund – *ABXGX*

Newly Launched Interval Fund

Quality

Death benefits backed by IG-rated U.S. life insurance carriers.

Uncorrelated

Mortality-driven, largely zero-coupon-like cash flows.

Income + Growth

Twin objectives of capital appreciation and current income.

Structure

Registered 1940 Act interval fund with periodic liquidity.

The Takeaway:

ABXGX opens a new distribution channel, bringing longevity assets to individual investors and their advisors and expanding the addressable market for a strategy that has been largely institutional.

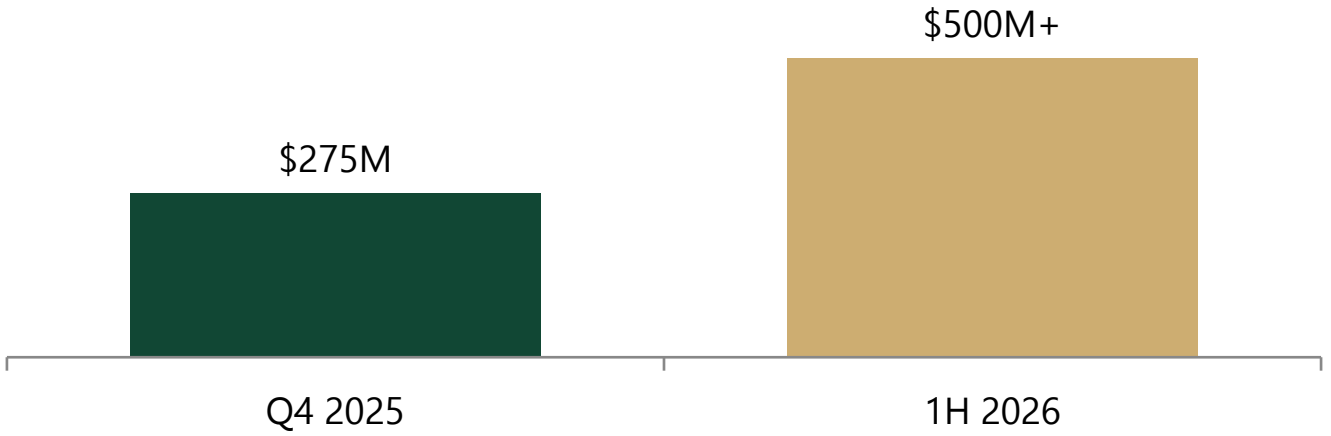
Abacus Asset Management, LLC is the investment adviser for ABX Longevity Growth and Income Fund (the "Fund"). ABL Wealth Advisors LLC D/B/A Abacus Asset Management, LLC is an investment adviser registered as such with the U.S. Securities and Exchange Commission ("SEC") pursuant to the Investment Advisers Act of 1940, as amended. Abacus Asset Management, LLC is a subsidiary of Abacus Global Management, Inc. Abacus Asset Management, LLC's business is described in Form ADV, Part 1 and 2, which can be obtained from the SEC at https://adviserinfo.sec.gov/ or upon request. All securities investing and trading activities involve the risk of the loss of capital. The Fund is subject to substantial risks, as outlined in the Fund's offering materials. An investor could lose all or a substantial amount of their investment. The Fund's offering materials contain important details concerning investment objectives, strategies, fees, expenses, conflicts of interest and risks and should be carefully reviewed in their entirety before investing. This information is for informational purposes only and does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person whom it is unlawful to make such offer or solicitation.

Longevity AUM Growth

Institutional inflows driving scale

$288.1M	**Q1 2026 capital inflows**
$7.5M	**Q1 2026 management & servicing fees**
$50M+	**Inaugural securitization**
$500M+	**1H 2026 inflow target**

Longevity Capital Inflow Momentum



Targeting $500M+ of total inflows in 1H 2026

Premier & Enhanced Income inflows

Continued momentum across the Premier and Enhanced Income strategies

$50M+ inaugural securitization

Opened a structured-credit channel and broadened the investor base

Largely institutional capital

Inflows are anchored by institutional allocators seeking longevity exposure

Capital inflows and fees across all Longevity Funds as of 03/31/2026. 1H 2026 inflow target and securitization timing are management targets and subject to change.

Why Longevity Market Assets Attract Capital

Characteristics that drive inflows

Principal Protection

Return of invested capital prioritized through diversified, collateral-backed structures

A-Rated Credit Risk

High-quality, investment-grade credit profile underpinning the portfolio

Diversification & Low Correlation

Returns driven by mortality outcomes, largely uncorrelated to equity and credit markets

Long-Duration Alternative Exposure

Durable, long-dated cash flows that complement traditional fixed income

Four Drivers of Institutional Demand

Beyond the asset-class characteristics

Scale	*The origination engine creates supply, a reliable pipeline of assets at institutional volume*
Data	*Two decades of underwriting experience builds confidence in pricing and investment decisions*
Structure	*Customizable formats for investors include co-mingled or single-investor funds, managed accounts, and securitizations*
Awareness	*Increased institutional product offerings create additional opportunities for investors and drive new asset class demand*

20+ Years Building Confidence and Security

Data-Driven Discipline, Blockchain-Enabled Integrity

Data-Driven Decisions

- **Underwriting**
  Proprietary longevity data informs pricing on every policy acquired
- **Portfolio Construction**
  Mortality-diversified portfolios built to deliver predictable outcomes
- **Ongoing Monitoring**
  Continuous tracking and valuation oversight across the full asset life

Incorporating Blockchain

- **Immutable Records**
  Tamper-evident asset and transaction history that strengthens auditability
- **Transaction Efficiency**
  Streamlined settlement and servicing that reduces operational friction
- **Transparency**
  Clear, verifiable provenance for investors and counterparties

From Origination to Institutional Product

How Abacus converts origination, data, and underwriting into product

1

Origination

creates the asset

A proprietary origination engine sources policies at institutional scale

2

Data

underwrites it

Two decades of longevity data prices and validates every position

3

Asset Management

packages it

Funds, ETFs, and securitizations structure assets into institutional products

4

Blockchain

can help secure it

Immutable records and transparency reinforce integrity and trust

Origination creates the asset. Data underwrites it.
Asset management packages it. And blockchain can help secure it.

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Building Value in Asset Management: *Asset Based Finance*

Monty Cook — *Head of Private Credit*

Abacus Asset Group Overview

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[1]All Abacus public company information is as of 3/31/2026 via public company financials.

Asset-Based Finance Touches Everyday Life

ABF finances millions of daily transactions, and provides the credit availability required by businesses and consumers

Despite its ubiquity, ABF remains an under-penetrated market

How does ABF impact me?

Powering Main Street Commerce

Mortgages
Where you live

Credit Cards
How you buy

Auto Loans
What you drive

Small Business Loans
Where you work

Aircraft Finance
How you travel

Equipment Leases
How you receive goods

A Massive, Underpenetrated Market

ABF offers a diversified, underpenetrated market with large growth opportunity

Core Market Verticals for Abacus ABF

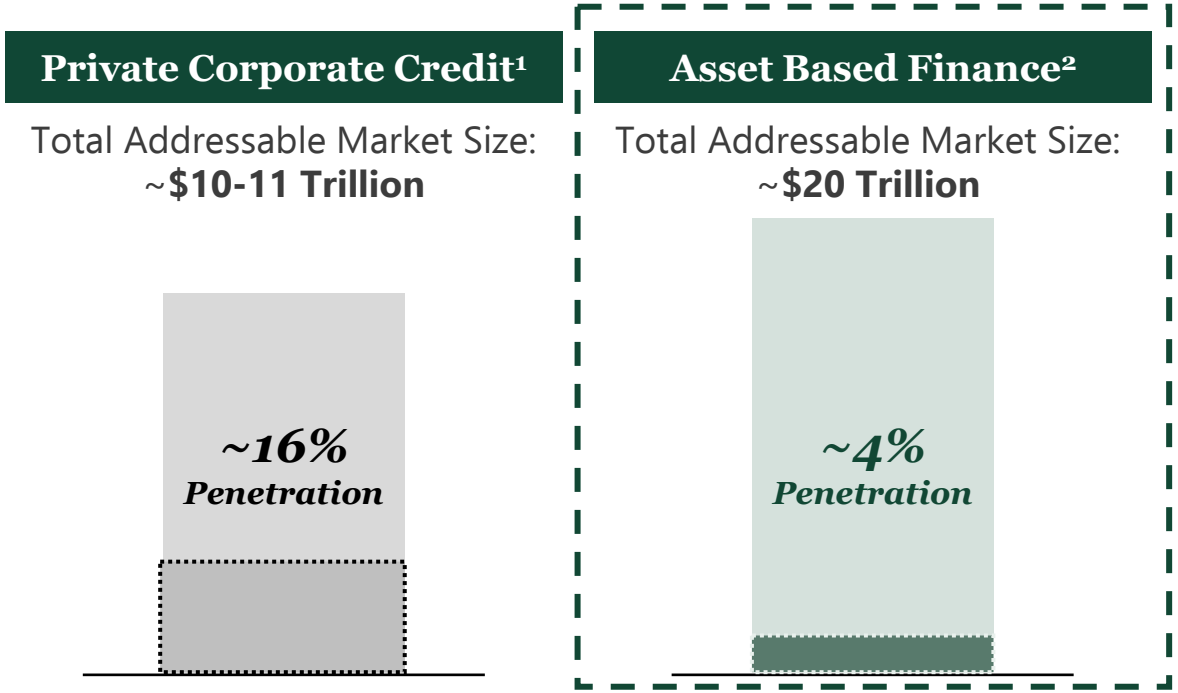
Commercial Finance

Hard Assets

Consumer Finance

Contractual Cash Flows

Market Opportunity



Private ABF remains vastly underserved — implying 4x+ room for growth based on corporate private credit precedent

[1]16% Corporate Direct Lending penetration of the ~$10–11 trillion sub-investment-grade corporate lending market, with private credit AUM reaching ~$1.7 trillion as of 2025. From industry participants, Fed Z.1, SIFMA, Preqin.
[2]The ABF market represents a ~$20 trillion total opportunity, of which private capital has ~$800 billion in dedicated AUM. From industry participants, Fed Z.1, SIFMA, Preqin, McKinsey, Urban Institute.

Strategy Overview

Abacus ABF offers investors compelling target returns with principal protection

Mid-market Targeting

- **Megaplatforms ($30B+) moved upmarket**, ignoring sub-$100M deals
- Mid-size originators underserved → wider spreads, stronger covenants

Purpose Built ABF Platform with Unique Skill Set

- Requires **dual-lens underwriting: asset-level + originator-level**
- Asset-Level: pool stratification, advance rates, cash flow
- Originator-Level: balance sheets, covenants, seniority

Differentiated Origination

- **Proprietary deal flow** via multi-decade relationships
- Exclusive access to unbrokered insurance & specialty finance deals

Experienced Team

- **40+ years combined experience**; 10+ years investing together
- Decades of dual-lens underwriting expertise

Attractive Risk / Return

- **Less competition → higher spreads, same credit quality**
- Multiple downside protections: collateral, reserves, amortization

ABF: A Differentiated Approach to Private Credit

Compelling risk-adjusted returns, low correlation, and structural downside protection

Compelling risk-adjusted returns in a rapidly growing market

A natural evolution for credit portfolios

Market Size & Growth

- $20+ trillion addressable market[1]
- Secular shift away from traditional banking
- Bank regulation keeps expanding ABF opportunities

Portfolio Benefits

- Low correlation to corporates
- Self-liquidating cash flows
- Shorter duration than direct lending
- Inflation protection via floating rates + hard collateral

Superior Risk-Adjusted Returns

- Historically lower losses than corporate credit
- Investment-grade ABF: low losses since GFC
- Structural protections limit downside

Structural Advantages

- Diversified asset pools
- Advance rates on hard collateral cushion the downside
- Performance triggers, protective covenants and hard-wired cash flow rules

[1]Estimated ABF total addressable market for informational purposes only and based on data and assumptions from McKinsey, Urban Institute.

Value Creation

How ABF strengthens the asset management group and the broader firm

Fee-Related Earnings

recurring + performance fees

Management and performance fees on ABF AUM add additional recurring revenue

Client Stickiness

deep multi-strategy client relationships

Clients invested across strategies show lower redemptions and higher lifetime value

Platform Leverage

shared platform infrastructure

Leverages existing Abacus compliance, ops and IR; minimal marginal cost vs. a standalone fund

Competitive Moat

product depth compounds

Each new strategy adds value for clients, raises the bar for competitors, and attracts talent

We are building the ABF rails to deepen relationships with institutional clients.

ABF is not just a product. It's infrastructure

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Role of EMEA and Asia in Capital Formation & Distribution

Martin Bo Larsson — *Chief Operating Officer, Asset Group*

European Alternative Investment Funds: €8.1 Trillion Assets under Management

Europe represents one of the world's largest pools of institutional capital and an important source of long-term alternative investment demand[1,2].

1. The European alternative investment market is defined not only by its scale, but by the sophistication and institutional nature of its investor base.

2. Alternative investments continue to play an important role in pension, insurance, private banking and wealth management portfolios.

3. Investors increasingly seek diversification, income generation and uncorrelated return streams.

4. Scale in private markets requires both asset origination and efficient access to institutional capital.

Notes:
1. https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Households_-_statistics_on_financial_assets_and_liabilities
2. https://www.efama.org/about-our-industry/our-industry-numbers

Institutionalization of Private Markets Drives Demand for Robust Frameworks

Institutional capital increasingly requires governance, transparency and scalable operating frameworks before capital can be deployed at scale

Institutional Investor Expectations:	***AIFM[1] Framework Provides:***
Governance	**Independent oversight and accountability**
Transparency	**Regulatory reporting and disclosure**
Risk Management	**Structured risk oversight framework**
Operational Resilience	**Defined operating and control environment**

Notes:

1. **AIFMD II**, which entered into force in 2024 and is currently being implemented across Europe, reflects the continued institutionalization of private markets through enhanced standards around governance, delegation oversight, liquidity management and regulatory transparency. https://www.cssf.lu/en/2026/03/communication-to-the-investment-fund-industry/

Infrastructure for Capital Formation & Distribution

The European AIFM framework supports capital formation through governance, product infrastructure and distribution attracting a Global Investor Base

Investor Protection
Provides an independent framework designed to safeguard investor interests through oversight, transparency and accountability.

Governance
Establishes clear governance structures, independent control functions and defined responsibilities across investment operations.

Scalability
Supports the efficient management of alternative investment structures through a consistent operating and regulatory framework.

Cross-Border Distribution
Connects investment products with professional and institutional investors across multiple jurisdictions through a harmonized regulatory framework.

Key Takeaways

The institutionalization of private markets created demand for governance frameworks across boards, and the AIFM model became Europe's answer to that demand.

- **Institutional Capital Requires Robust Frameworks**
  Governance, transparency and operational resilience remain prerequisites for institutional allocations

- **Distribution is a Core Platform Rail**
  Origination creates asset supply; distribution creates demand by connecting investment opportunities with institutional capital, supporting scale, liquidity and long-term growth.

- **Europe Supports Global Capital Formation**
  Providing governance, product infrastructure and distribution capabilities that help connect institutional capital with alternative investment opportunities

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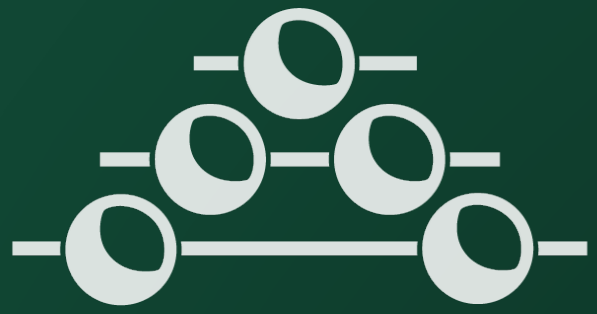

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