ABACUS
GLOBAL MANAGEMENT, INC.
NYSE | ABX

Q2 2026 Investor Presentation

August 6th, 2026

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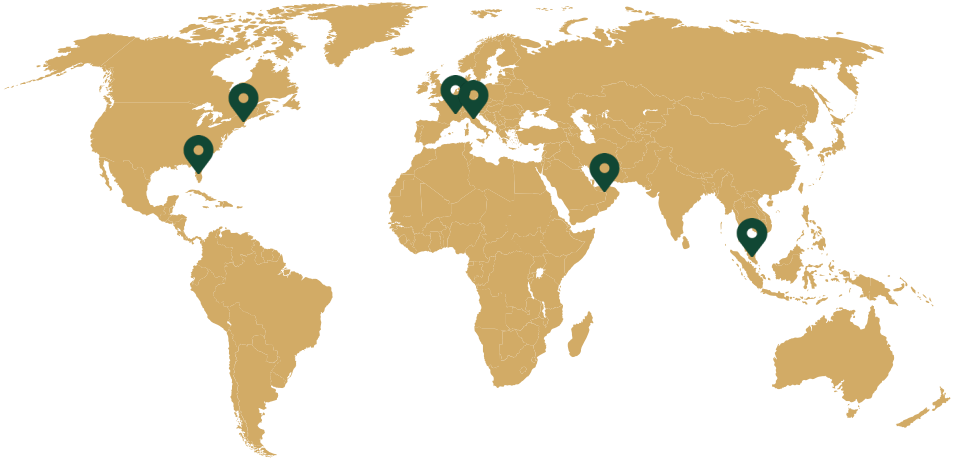
Abacus Global Management Overview



Established in 2004, Abacus is a global alternative asset manager, revolutionizing financial services through expert asset management and data-driven lifespan insights

~$3.5 Billion in AUM[1]

across longevity-based assets and a suite of ETF solutions

~325 Employees

between origination, asset management, wealth management, and technology

20+ Years

of track record

Technology-First Approach

leveraging proprietary, data-driven insights for innovative solutions

Multi-Strategy Platform

15+ funds administered across 6+ investment strategies

[1] Estimated gross AUM of Longevity Funds, Abacus FCF Advisors, and the ABX Balance sheet as of June 30, 2026

20+ Years of Growth

Key Milestones at a Glance

2004	$10B+	6	30+	4
COMPANY FOUNDED	FACE VALUE PURCHASED	GLOBAL OFFICES/ REP LOCATIONS	COUNTRIES REACHED	BUSINESS DIVISIONS

2004
Founded in NYC

~2010s
National scale; Operating in 49 states

2019
JV with a $750B+ Global Asset Manager

Jul 2023
IPO on NASDAQ: ABL

2024
Asset Management & Tech Expansion

Feb 2025
Rebranded to Abacus Global Management

Dec 2025
Uplisted to NYSE: ABX

The Abacus Advantage: *Four Verticals, One Vision*

Abacus Life Solutions
The Foundation

- Originates assets for internal and other institutional funds
- Over $10B in face value transacted since inception
- Licensed provider in 49 states
- Works with 78+ institutional partners and over 30,000 financial advisors
- Generates consistent earnings while feeding the asset pipeline across verticals

Abacus Intel
The Competitive Moat

- AI-driven mortality verification—97% coverage with <1% error rate
- Designed to accelerate claims, prevent fraud, and optimize pension liabilities
- +220% YoY growth; 6.4M+ lives tracked across 100+ institutional systems
- Monetizing across insurance, pensions, and mortgage sectors

Abacus Asset Group
The Growth Engine

- Manages longevity funds and ETFs, delivering strong risk-adjusted returns through tailored investment strategies
- ~$3.2B in fee-paying AUM
- Liquid and illiquid strategies with quarterly distributions and long-term capital appreciation

Abacus Wealth Advisors
The Distribution Channel

- Designed to combine data, origination, and asset management to deliver tailored strategies
- Will optimize financial planning through lifespan metrics
- Expected to expand through internal leads and advisor networks
- Aims to merge technology and human advisory to deliver personalized wealth solutions

Why Abacus? Three Pillars of Corporate Strategy

Building Durable Value Through Market Leadership

Dominant Player in Underpenetrated Market — 1

Annual TAM: **~$224B[1]**
Abacus Market Share: **~25%[2]**
Industry Penetration: **~2-3%[3]**

- **One of 10 active originators and a consistent industry leader[4]**
- 20-Year data moat for pricing advantage
- High regulatory barriers protect position

Exceptional Capital Efficiency — 2

Book Turnover: **2.0x/year[5]**
ROIC: **23%[5]**
EBITDA Margin: **55%[5]**

- **Scale without dilution: Life Solutions funds its own growth**
- Flow/market-making business model, not balance sheet finance
- Balance sheet supports origination capacity for 2026 and beyond

Fee Related Earnings = Multiple Expansion — 3

Current Mix: **~13%[5]**
Target Mix: **70%** *(5-Year Target)*
Impact: **2-3 points per 10%**

- **Asset Group: ~$3.2B AUM, generating recurring management fees**
- Tech: 6.4M+ lives tracked, SaaS economics
- Wealth: 2026 launch, generating recurring advisory fees

[1]A Conning Strategic Study (2025)
[2]Approximate market share (The Deal 2024 League Table)
[3]Based on approximately $4-$5B of face value annually transacted for entire industry
[4]Active originator defined as purchasing over thirty secondary contracts based on data publicized by The Deal (2024)
[5]Data as of 06/30/2026

Executing on Strategy

Maximizing Shareholder Value

Abacus seeks to strategically enhance shareholder value through a multifaceted approach that includes robust financial performance, technological innovation, and strategic acquisitions

Financials Overview	Q2 2026
Gross Revenue	$73.0M
Adjusted Net Income (Gross)[1]	$27.1M
Adjusted EBITDA[1]	$39.9M
Capital Deployed for Policy Purchases	$197.9M
Average Realized Gain on Policies Sold	25%

[1]Non-GAAP Financial Measure. See reconciliations to nearest comparable GAAP measure in the Financial Appendix.
[2]Total gross capital inflows calculated across all Longevity Funds & Abacus FCF Advisors (ETF Strategies)

Growth – Q2 2026

YoY Revenue Growth	YoY Growth in Capital Deployed	Total Capital Inflows[2]
30%	62%	$287M

Profitability – Q2 2026

Adjusted Annualized ROE[1]	Adjusted Annualized ROIC[1]	Adjusted EBITDA Margin[1]
25%	23%	55%

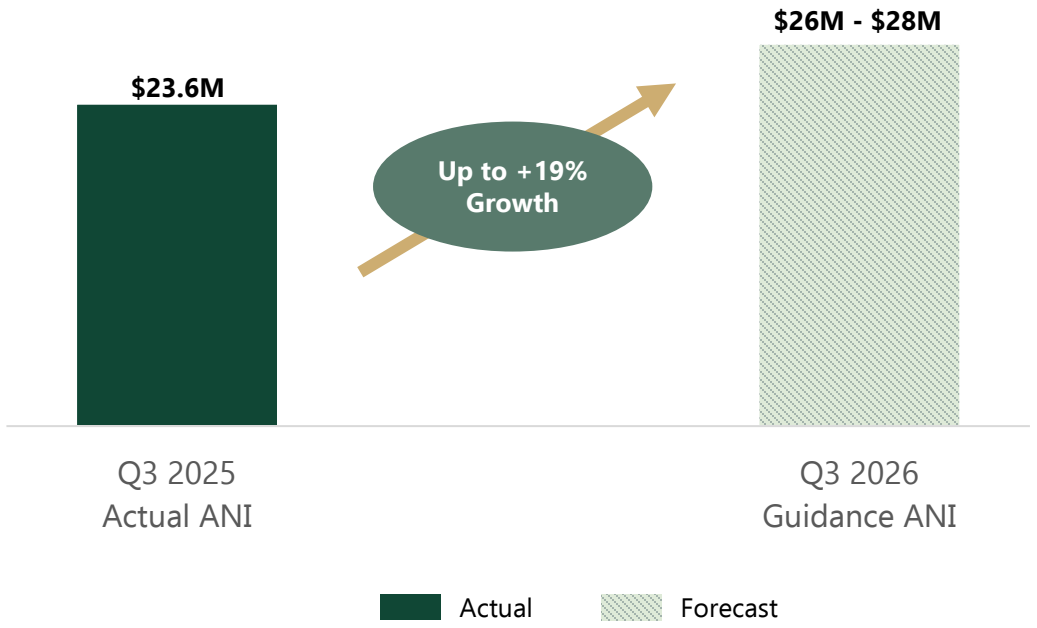
Q3 2026 Guidance

Enhancing Near-Term Visibility

Metric	Q3 2025 Actual	Q3 2026 Guidance	Implied YoY Change (%)
Adjusted Net Income (Gross)[1]	$23.6 million	**$26 million - $28 million**	**Up to +19%**
Adjusted EPS (Gross)[1]	$0.24	**$0.26 - $0.28**	**Up to +17%**

Key Assumptions and Commentary

- Quarterly guidance aims to provide investors with greater visibility into the cadence of our results
- Reflects continued momentum across our divisions and strong longevity fund inflows
- Well-capitalized to support continued origination and fund growth



[1] Adjusted Net Income and EPS guidance are gross figures and are presented before tax effects. These measures have not been adjusted for estimated tax impact.

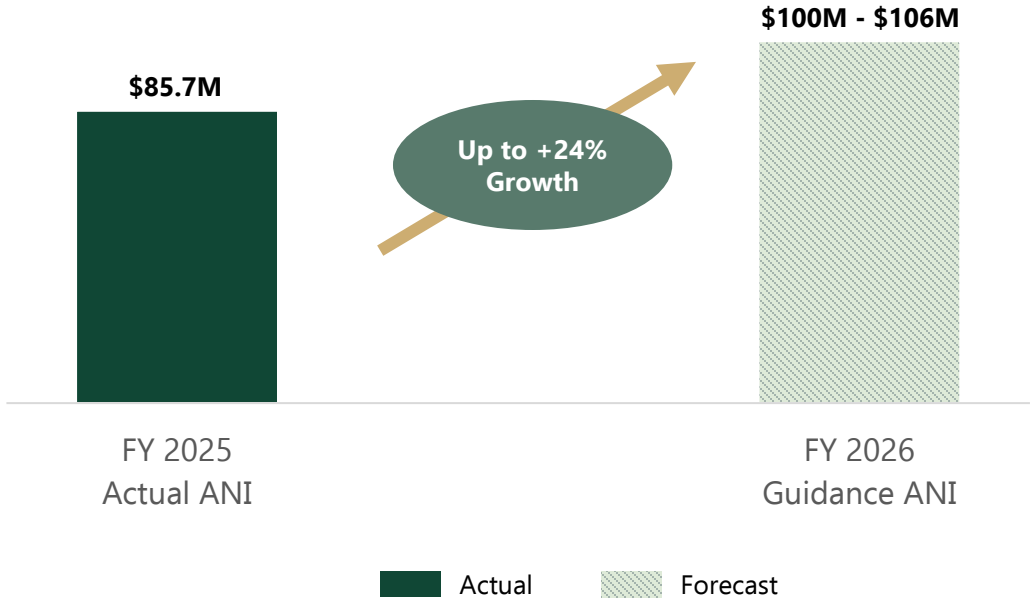
FY 2026 Guidance

Positioned for Continued Growth

Metric	FY 2025 Actual	FY 2026 Guidance	Implied YoY Change (%)
Adjusted Net Income (Gross)[1]	$85.7 million	**$100 million - $106 million**	**Up to +24%**
Adjusted EPS (Gross)[1]	$0.89	**$1.00 - $1.05**	**Up to +18%**

Key Assumptions and Commentary

- Consistent longevity fund inflows reinforcing confidence in our full-year outlook
- Growing fee-related earnings driven by increasing AUM and strong institutional demand for uncorrelated, longevity-based assets
- Sustained execution across our divisions with disciplined capital allocation



[1] Adjusted Net Income and EPS guidance are gross figures and are presented before tax effects. These measures have not been adjusted for estimated tax impact..

From Origination to Platform

The Revenue Transformation Underway

Revenue Mix Evolution

	YTD	2028E	2030E
Life Solutions	*88%* →	**40%** →	**30%**
Asset Group	*12%* →	**30%** →	**30%**
Wealth Advisors	— →	**25%** →	**30%**
Technology	*<1%* →	**5%** →	**10%**

Key Growth Drivers by Division

- Securitization created third distribution channel, compressing capital costs and accelerating turnover
- Tertiary market expansion into institutional blocks and legacy UL opens $31B+ addressable market
- Accuquote integration expands digital DTC funnel, lowering acquisition costs

- Path to $5B+ AUM by YE 2026 through organic inflows and strategic fund launches
- Asset-Based Finance launch broadens product suite beyond pure longevity into adjacent asset-backed investments
- ETF platform expansion provides liquid complement to illiquid longevity strategies

- Cross-sell synergies across Abacus flywheel—origination, asset management, technology, and distribution reinforce each vertical
- Access to lifespan-based financial planning powered by 20 years of proprietary longevity data
- 10,000+ unmonetized consumer leads per month drive organic growth potential

- MVerify's 97% coverage / <1% error rate positions Abacus Intel as mortality verification infrastructure layer across financial services—potential for platform-level economics
- Trial-to-paid lives conversion represents near-term revenue upside with minimal incremental cost, with a 2026 revenue target of $3M
- Expansion into pension administration services

Recurring Revenue Divisions

*Data as of 06/30/2026

Abacus Life Solutions:

Policy Sourcing & Origination

Metric	YTD
Total Policies Reviewed	50,958
Qualified Policies Reviewed	18,100

- Abacus typically targets policies from individuals aged 70+ with $1M+ in face value
- Long-term relationships with 78+ institutional origination partners
- 120+ person origination team with 25+ sales members, assigned by channel
- Licensed / ability to operate in 49 States
- National TV Campaign with strong market saturation on major news channels including Fox, CNN, FBN, Bloomberg, and MSNBC

*Policies reviewed includes both Secondary and Tertiary Market activity. Data as of 06/30/2026.

Market Opportunity

- Life insurance represents one of the largest TAMs in alternative investments, with **$14T**[1] in outstanding individual policies

Secondary Market — ~$224 Billion[2]

- Traditional life settlement sourcing via DTC, Broker and Agent channels
- 30,000+ Financial Advisors network for policy acquisition

Tertiary Market — $31.4 Billion[2]

- Institutional policy sales, legacy Universal Life blocks & mortality risk-reduction
- Accelerated capital deployment with enhanced portfolio diversification & liquidity

Market Tailwinds

- U.S. 65+ population will rise from 63M (2025) to 75M (2034)[2]
- Institutional appetite for low-correlated alternatives remains strong; alternatives AUM could reach $29.2T by 2029[2]
- Regulatory environment is stable; advisors face increasing fiduciary requirements encouraging settlement discussions[2]

[1]"IMPACT FACTS: Life Insurance In Force" – ACLI 2024 Life Insurers Fact Book
[2]A Conning Strategic Study (2025)

Abacus Asset Group: Longevity Funds

Proven longevity leaders with long-standing track record across investment strategies and economic cycles

- 20-years of combined track record
- Over $10 billion in face value of policies transacted
- Over $6 billion in face value realized through maturities or sales
- ~$2.6 billion of fee-paying AUM across the longevity funds
  - On-shore income funds
    - 3-to-10-year structures with targeted quarterly distributions
  - Off-shore total return funds
    - 10-year structures returning capital as maturities occur

Metric	Q2 2026
Capital Inflows	$256.1M
Management Fees[1]	$6.5M

1H 2026 — Delivered

- ✓ Surpassed $500M+ target; reached $544.2M
- ✓ Interval fund launched, now trading as ABXGX

2H 2026 — On Track

- → 2nd securitization close targeted for Q3
- → Market-Linked Series longevity fund launching

[1]Includes both management and servicing fees across all longevity funds

Abacus Longevity Assets Distribution Strategy

Diversified Capital Sources Drive Pricing Power and Liquidity

3 Channels

Multiple Pathways to Institutional Capital

1 Institutional Sales

Direct whole-asset sales to institutional buyers seeking longevity exposure

- 20+ years of buyer relationships across asset managers, family offices, and insurers
- Competitive pricing from multiple bidders enhances margins
- Immediate liquidity enables rapid capital recycling

2 Managed Funds

Assets originated for Abacus-managed investment vehicles

- ~$2.6B AUM generating recurring management fees
- Longer hold periods capture full appreciation and realized gains
- Control over portfolio construction and risk management

3 Securitization

Structured products collateralized by longevity assets

- Expands addressable market to fixed-income and structured credit investors
- Enhanced capital efficiency through leverage on senior tranches
- Retained equity captures upside while diversifying funding sources

Abacus Asset Group:

Policy Servicing— Ensuring Integrity & Timeliness

3,713
Policies Serviced
✓ Active Portfolio Management

3,560
Insureds
✓ Comprehensive Tracking

$7.7B
Face Amount
✓ Total Coverage Managed

Best-in-class capabilities for ourselves and our investors with full **"trade-ready"** asset control

Multi-Fund Servicing:
15 Different Funds

Customizable service levels for each fund's unique requirements

Real-Time Reporting:
Live Data + Monthly Reports

Insured and policy status updates with comprehensive reporting

Advanced Tracking:
Mortality Verification

Proprietary technology vertical for enhanced accuracy

Expert Valuation Team:
Continuous Oversight

Dedicated team focused on ensuring precision and regulatory compliance

*Policy Servicing Data as of 06/30/2026

Abacus Asset Group: Tokenization

Bringing On-Chain Infrastructure to the $14 Trillion Life Insurance Asset Class

Not a crypto strategy but financial infrastructure. An immutable, on-chain record of each policy's chain of title, liens, and cash-flow rights, making secondary life insurance more transparent, transferable, and investable. Extends Abacus's origination, servicing, and data infrastructure onto chain—accelerating the shift from an origination-led business to a recurring-fee asset-management platform.

100+

Policies already tokenized

YE 2026

Full portfolio on-chain *(target)*

Manual, off-chain → **Verifiable, on-chain**

1. **Originate**
   Existing sourcing pipeline
2. **Record on-chain**
   Title, liens, cash-flow rights
3. **Transact**
   Days, not weeks
4. **Service on-chain**
   Automated by smart contracts

Abacus Asset Group: Suite of ETF Solutions

$666M
Assets Under Management

70+
Institutional Holders

9
Unique FCF-Powered Systematic Strategies

30+
Themes/Categories Covered

Source: Bloomberg, Abacus FCF Advisors, U.S. Bancorp. Data as of 06/30/2026.
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Abacus FCF Advisors

The Abacus Free Cash Flow Leaders Model focuses on the core factors of FCF-ROIC to generate returns from organic and sustainable sources: *Prudent Capital Expenditure, High Cash Flow Margin, Strong Asset Turnover,* and *Low Accruals.*

Featured ETFs

ABFL
Abacus FCF Leaders ETF
US Large Cap, Core, Inception: September 2016

ABLD
Abacus FCF Real Assets Leaders ETF
US Value, Inflation Hedge, Inception Date: December 2021

ABOT
Abacus FCF Innovation Leaders ETF
US Growth, Disruptive Innovation, Inception: December 2020

Abacus Intel

Advanced Technology Powering Data-Driven Solutions

97%

National coverage

<1%

False positive rate

MVerify® is one validation engine—aggregating SSA, state vital records, obituary feeds, and other proprietary sources.

Validated mortalities = realized gains, reduced leakage, and higher confidence in projections.

- A data advantage that compounds across every position.

Validate
confirm mortality

Resolve
claims, fraud, liability

Realize
gains, confidence

For pension funds, secondary life insurance, and longevity investors

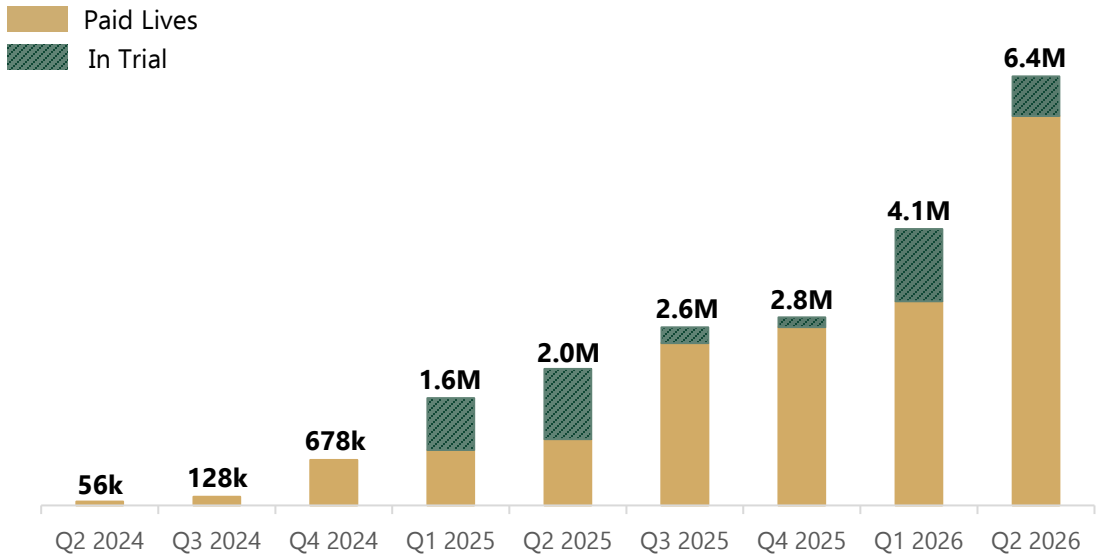
Abacus Intel: Built to Scale

Unlocking New Revenue Channels From Insurance to Pensions

+220% YoY Increase in Lives Tracked

100+ Government and Union Systems Now Using Abacus Intel

Number of Lives Tracked – *Abacus Intel*



High-probability Market Opportunities

Market segment	Estimated lives tracked
Third-party administrator (TPA)	2,000,000
Public pension funds	1,600,000
Insurance	500,000
Union pension funds	400,000
Total addressable lives	**4,500,000**

Abacus Wealth Advisors: LifeARC™

Lifespan is Not a Straight Line—It is an ARC of Probabilities

The Planning Problem

Traditional financial planning treats every client like the statistical average—one longevity number, one generic plan.

LifeARC changes the inputs. Instead of generic assumptions, it uses individualized longevity insights drawn from Abacus's proprietary actuarial data, decades of policy pricing history, and its lifespan modeling.

Portfolio Duration

Align asset allocation to personalized time horizon

Drawdown Strategy

Structure withdrawals around expected longevity curve

Retirement Income

Optimize timing and structure of income streams

Healthcare Reserves

Model late-life care costs against lifespan probability

Annuity Suitability

Assess annuity value using individual mortality data

Estate Planning

Calibrate legacy strategies to actual projected lifespan

LifeARC's Role

Abacus is building a new category in financial planning and infrastructure: Longevity and LifeARC as the foundation for how families plan and transfer wealth across generations—grounded in the liquidity and data only Abacus can provide.

*It is the intent of Abacus to establish a supporting operating structure to provide for distribution and implementation of the LifeARC Financial planning tool.

Abacus Wealth Advisors: Manning & Napier

The Strategic Proof Point

The minority investment that proves the model: one relationship, three ways to turn consumer scale into durable asset-management growth.

Lead Generation & Referrals

Abacus Life Solutions generates roughly 10,000 consumer leads per month. Consumers not suited for core Abacus products become qualified referrals for Manning & Napier's advisory platform—and vice versa.

Two-way referral engine

Product Development & Distribution

Manning & Napier can offer Abacus Asset Group products where appropriate—ETFs, longevity funds, and asset-based finance strategies, creating a new distribution channel and revenue layer.

New distribution channel, new revenue

Joint Client Solutions

The deepest opportunity: co-developing lifespan-based financial planning products tailored to Manning & Napier's client demographics, informed by LifeARC and Abacus's actuarial capabilities.

Co-built products, shared clients

We Control the Entire Asset Value Chain

Vertical integration drives superior outcomes

Sourcing:

- Access to Life Solutions direct-to-consumer origination ecosystem with over 10,000 consumer leads per month
- Access to provider sourcing and licenses nationwide

Portfolio Management:

- Purpose built portfolio management and IT systems
- Ability to analyze large scale data quickly and efficiently
- Integrated underwriting and stress-testing through Abacus Intel

Servicing:

- In-house servicing team of 20+ people led by insurance industry veteran with over 15 years of experience in the asset class
- Proprietary Abacus Intel mortality tracking solution MVerify

Global Distribution Network:

- Access to global fundraising and distribution network covering all 5 continents
- International regulatory framework with local regulatory partners

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Q2 2026 Financial Overview

Q2 2026 Financial Performance Highlights

Key Quarterly Achievements

1. Total revenue increased to $73.0 million, compared to $56.2 million in the prior-year period
2. GAAP Net Income attributable to shareholders was $6.6 million, compared to $17.6 million in the prior-year period
3. Adjusted Net Income grew to $27.1 million, compared to $21.9 million; and Adjusted EBITDA increased to $39.9 million, compared to $31.5 million in the prior-year period
4. Received SEC effectiveness for the ABX Longevity Growth and Income Fund (ABXGX), the first registered interval fund dedicated to the longevity asset class, and successfully launched the Fund to open longevity assets to individual investors and their advisors
5. Longevity funds collectively raised $544.2 million in 1H 2026, surpassing the firm's $500 million inflows target for the period

Q2 2026 vs Q2 2025 Performance

30% Revenue % Increase

27% Adj. EBITDA % Increase

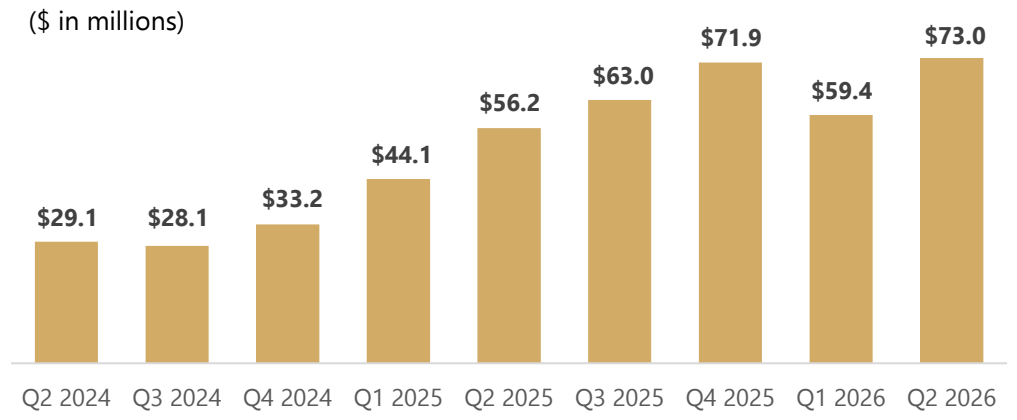
24% Adj. Net Income % Increase

Q2 2026 Financials Overview	
Gross Revenue	$73.0M
Adjusted Net Income (Gross)[1]	$27.1M
Adjusted EBITDA[1]	$39.9M
Capital Deployed for Policy Purchases	$197.9M
Annualized Return on Invested Capital (ROIC) [1]	23%
Annualized Return on Equity (ROE) [1]	25%

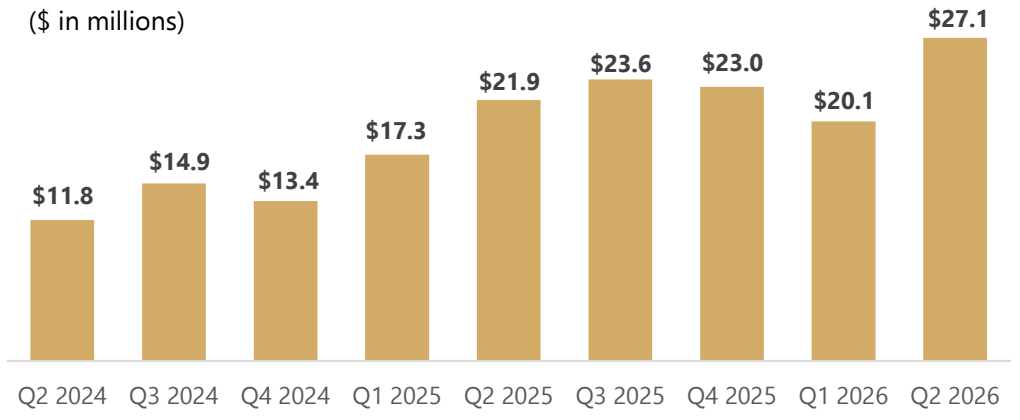
[1]Non-GAAP Financial Measure. See reconciliations to nearest comparable GAAP measure in the Financial Appendix.

Consolidated Proforma Historical Financial KPIs (Q2 2024 – Q2 2026)

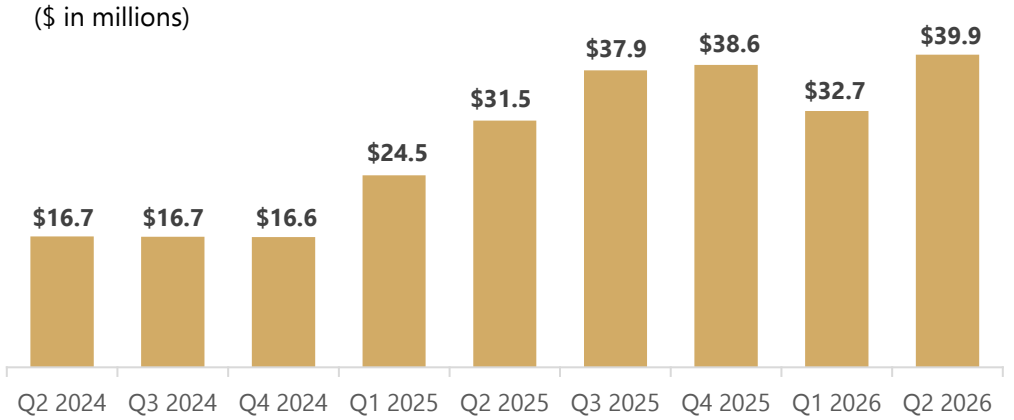
Revenue



Adjusted Net Income[1]



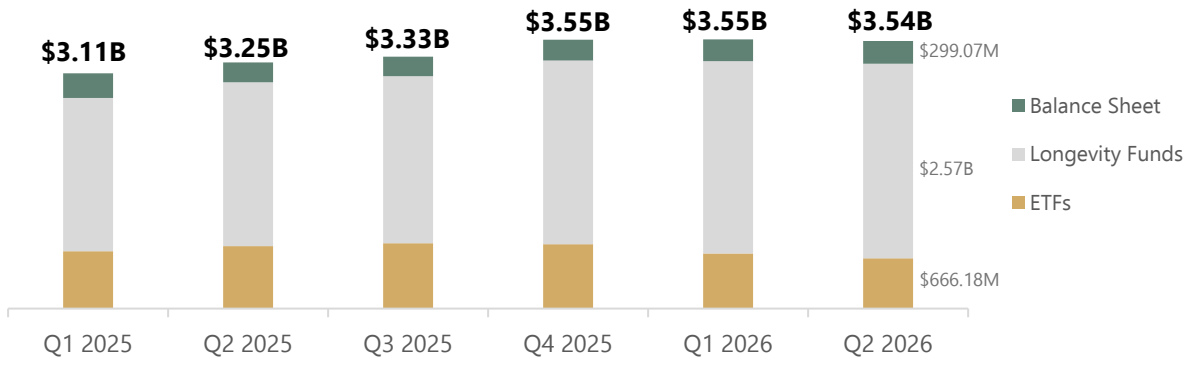
Adjusted EBITDA[1]



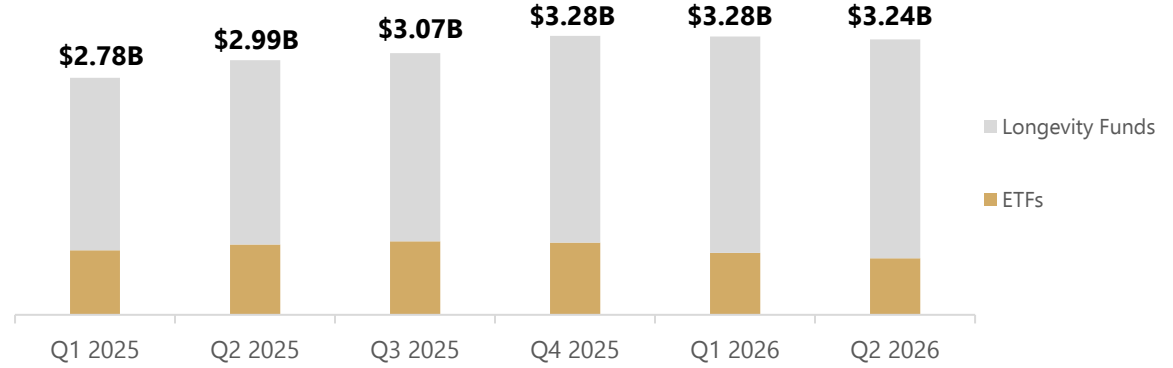
[1]Adjusted EBITDA and Adjusted Net Income are non-GAAP measures. For a reconciliation to the most directly comparable GAAP measure, see the Financial Appendix section

Additional KPIs (Q2 2024 – Q2 2026)

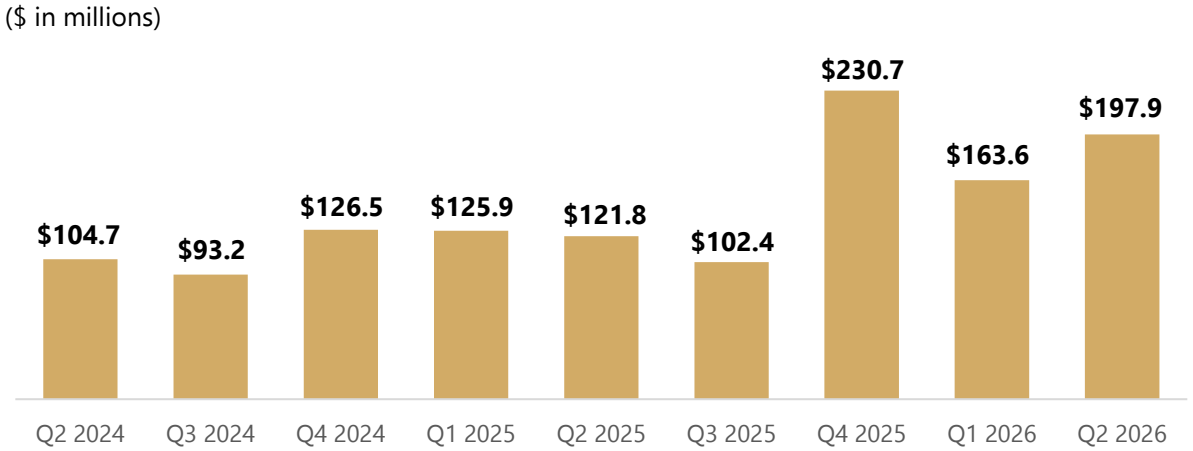
Gross Assets Under Management



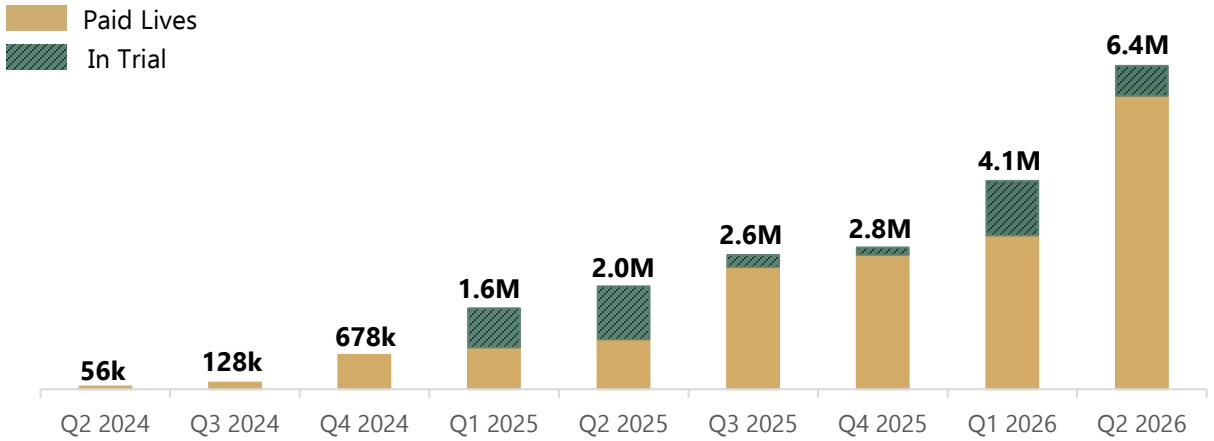
Fee Paying Assets Under Management[1]



Capital Deployed for Policy Originations – *Life Solutions*



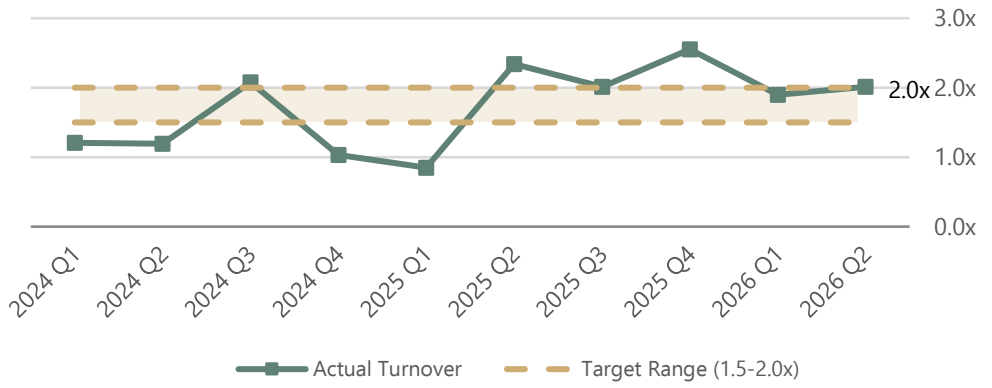
Number of Lives Tracked – *Abacus Intel*



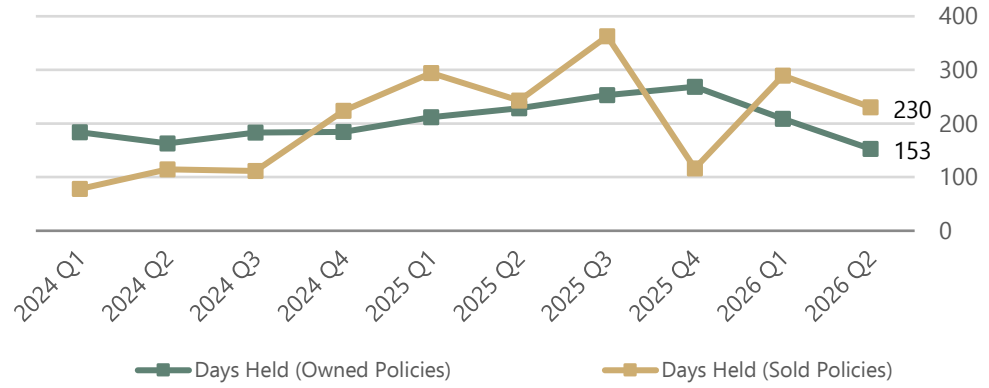
[1] Fee Paying AUM consists of Carlisle Management Company, Abacus FCF Advisors, LMA Funds, and Abacus Income Funds

Additional KPIs (Q1 2024 – Q2 2026)

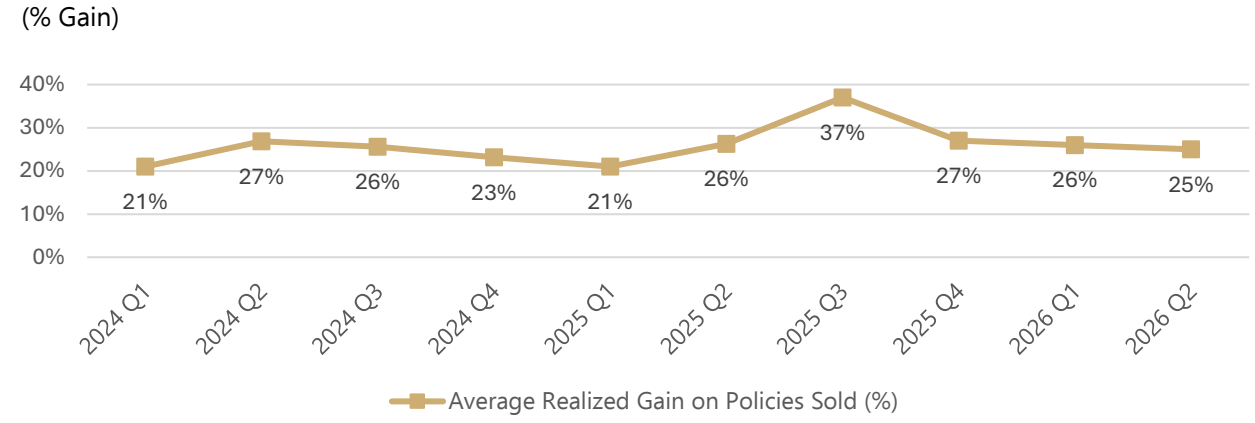
Annualized Turnover Ratio vs. Target



Holding Period Comparison: Owned vs. Sold Policies



Average Realized Gains



In reference to policies held at Fair Market Value. Turnover and holding periods with regards to policies held on public company Balance Sheet.

ABACUS
GLOBAL MANAGEMENT, INC.
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Q2 2026 Financial Appendix

Abacus Global Management, Inc. Income Statement (Unaudited)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
REVENUES:				
Asset management	$ 776,361	$ 1,606,827	$ 1,818,804	$ 2,355,216
Asset management, related party	6,439,292	7,155,049	13,855,993	14,179,737
Life solutions	53,920,260	31,125,573	87,936,927	66,522,884
Life solutions, related party	11,504,800	16,175,271	28,055,421	17,076,617
Technology services	379,277	161,900	743,133	229,512
TOTAL REVENUES	73,019,990	56,224,620	132,410,278	100,363,966
COST OF REVENUES (excluding depreciation and amortization stated below):				
Cost of revenue (including stock-based compensation)	9,064,451	6,054,644	15,371,836	13,163,051
GROSS PROFIT	63,955,539	50,169,976	117,038,442	87,200,915
OPERATING EXPENSES:				
Sales and marketing	5,558,460	3,267,715	10,506,370	5,883,715
General and administrative (including stock-based compensation)	32,956,074	18,926,329	58,828,199	31,190,115
Gain on change in fair value of debt	—	—	—	(3,362,103)
Gain on equity securities, at fair value	—	272,254	—	—
Depreciation and amortization expense	3,962,445	5,184,083	7,896,531	9,942,629
TOTAL OPERATING EXPENSES	42,476,979	27,650,381	77,231,100	43,654,356
OPERATING INCOME	21,478,560	22,519,595	39,807,342	43,546,559

Abacus Global Management, Inc. Income Statement (Unaudited) (cont'd)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
OTHER INCOME (EXPENSE):				
Loss on change in fair value of warrant liability	—	4,183,000	—	(623,000)
Interest expense	(8,311,904)	(8,752,145)	(18,765,496)	(18,370,475)
Interest income	670,783	1,012,278	1,334,006	2,187,279
Other income (expense), net	(2,861,547)	2,718,172	(342,954)	2,673,648
TOTAL OTHER EXPENSE	(10,502,668)	(838,695)	(17,774,444)	(14,132,548)
NET INCOME BEFORE PROVISION FOR INCOME TAXES	10,975,892	21,680,900	22,032,898	29,414,011
Income tax expense	4,348,850	4,069,971	8,139,664	6,404,056
NET INCOME	6,627,042	17,610,929	13,893,234	23,009,955
LESS: NET INCOME ATTRIBUTABLE TO NONCONTROLLING INTEREST	—	27,240	—	786,683
NET INCOME ATTRIBUTABLE TO ABACUS GLOBAL MANAGEMENT, INC.	$ 6,627,042	$ 17,583,689	$ 13,893,234	$ 22,223,272
EARNINGS PER SHARE:				
Earnings per share - basic	$ 0.07	$ 0.18	$ 0.14	$ 0.23
Earnings per share - diluted	$ 0.07	$ 0.18	$ 0.14	$ 0.23
Weighted-average stock outstanding—basic	95,319,635	94,690,195	96,574,532	95,437,545
Weighted-average stock outstanding—diluted	98,457,545	97,372,470	99,755,998	97,801,477

Abacus Global Management, Inc. Adjusted Net Income

	Three Months Ended June 30, 2026			Three Months Ended June 30, 2025		
	Gross	Estimated Tax [2]	Net	Gross	Estimated Tax [2]	Net
NET INCOME ATTRIBUTABLE TO ABACUS GLOBAL MANAGEMENT, INC.	$ 6,627,042	$ —	$ 6,627,042	$ 17,583,689	$ —	$ 17,583,689
Net income attributable to noncontrolling interests	—	—	0	27,240	—	27,240
Amortization expense	3,824,053	(969,206)	2,854,847	4,667,987	(1,183,102)	3,484,885
Stock-based compensation	6,882,980	(1,744,491)	5,138,489	3,486,829	(883,737)	2,603,092
Unrealized loss (gain) on investments	660,511	(167,407)	493,104	—	—	—
Impairment on investments	—	—	0	—	—	—
Business acquisition and special projects costs	7,586,039	(1,922,682)	5,663,357	74,782	(18,953)	55,829
Loss on change in fair value of warrant liability	—	—	0	(4,183,000)	1,060,181	(3,122,819)
Other	27,779	—	27,779	—	—	—
Tax impact [1]	1,488,953	—	1,488,953	233,137	—	233,137
ADJUSTED NET INCOME	$ 27,097,357	$ (4,803,786)	$ 22,293,571	$ 21,890,664	$ (1,025,611)	$ 20,865,054
WEIGHTED-AVERAGE STOCK OUTSTANDING—BASIC	95,319,635	95,319,635	95,319,635	94,690,195	94,690,195	94,690,195
WEIGHTED-AVERAGE STOCK OUTSTANDING—DILUTED	98,457,545	98,457,545	98,457,545	97,372,470	97,372,470	97,372,470
ADJUSTED EPS - BASIC	$ 0.28	$ (0.05)	$ 0.23	$ 0.23	$ (0.01)	$ 0.22
ADJUSTED EPS - DILUTED	$ 0.28	$ (0.05)	$ 0.23	$ 0.22	$ (0.01)	$ 0.21

[1] Tax impact represents the permanent difference in tax expense related to the restricted stock awards granted to certain executives due to IRC 162(m) limitations.

[2] The estimated tax is based on the net federal and state statutory rate.

Note: Totals may not add up due to rounding.

Abacus Global Management, Inc. Adjusted EBITDA

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
NET INCOME	$ 6,627,042	$ 17,610,929	$ 13,893,234	$ 23,009,955
Depreciation and amortization expense	3,962,445	5,184,083	7,896,531	9,942,629
Income tax expense	4,348,850	4,069,971	8,139,664	6,404,056
Interest expense	8,311,904	8,752,145	18,765,496	18,370,475
Other income (expense), net	2,201,036	(2,718,172)	2,032,443	(2,673,648)
Interest income	(670,783)	(1,012,278)	(1,334,006)	(2,187,279)
Loss on change in fair value of warrant liability	—	(4,183,000)	—	623,000
Stock-based compensation	6,882,980	3,486,829	13,226,381	5,842,224
Unrealized gain on investments	660,511	—	(4,739,489)	—
Impairment on investments	—	—	3,050,000	—
Business acquisition and special projects costs	7,586,039	74,782	11,227,172	74,782
Other	27,779	—	439,546	—
Unrealized gain on equity securities, at fair value	—	272,254	—	—
Loss (gain) on change in fair value of debt	—	—	—	(3,362,103)
Adjusted EBITDA	$ 39,937,803	$ 31,537,543	$ 72,596,972	$ 56,044,091
TOTAL REVENUE	$ 73,019,990	$ 56,224,620	$ 132,410,278	$ 100,363,966
Adjusted EBITDA Margin	54.7%	56.1%	54.8%	55.8%
Net Income Margin	9.1%	31.3%	10.5%	22.9%

Abacus Global Management, Inc. Balance Sheet

	June 30, 2026 (Unaudited)	December 31, 2025
ASSETS		
CURRENT ASSETS:		
Cash and cash equivalents	$ 23,388,190	$ 38,112,332
Accounts receivable	22,812,071	18,082,473
Accounts receivable, related party	10,127,137	9,320,103
Income taxes receivable	3,778,866	411,055
Prepaid expenses and other current assets	4,533,639	3,646,850
Total current assets	64,639,903	69,572,813
Property and equipment, net	2,345,652	1,597,896
Intangible assets, net	59,750,092	66,360,444
Goodwill	252,779,884	252,779,884
Operating right-of-use assets	12,306,899	4,561,692
Management and performance fee receivable, related party	15,187,416	14,800,140
Life settlement policies, at fair value	383,044,248	468,857,929
Life settlement policies, at cost	—	918,305
Available-for-sale securities, at fair value; net of allowance for credit losses of $— at June 30, 2026 and $1,245,575 at December 31, 2025	3,186,955	3,108,750
Other investments	73,043,493	18,253,585
Other assets	1,445,878	1,428,820
TOTAL ASSETS	$ 867,730,420	$ 902,240,258

Abacus Global Management, Inc. Balance Sheet (cont'd)

	June 30, 2026 (Unaudited)	December 31, 2025
LIABILITIES, MEZZANINE EQUITY, AND STOCKHOLDERS' EQUITY		
CURRENT LIABILITIES:		
Current portion of long-term debt, at fair value	$ 38,293,580	$ 114,424,000
Current portion of long-term debt	1,500,000	1,500,000
Accrued expenses	8,482,787	10,935,292
Current operating lease liabilities	2,630,892	720,186
Contract liabilities, deposits on pending settlements	647,043	169,184
Accrued transaction costs	2,106,184	2,336,177
Other current liabilities	16,610,025	15,853,016
Related party payable	21,473,912	—
Income taxes payable	—	2,653,366
Total current liabilities	91,744,423	148,591,221
Long-term debt, net	275,834,100	275,780,392
Long-term debt, related party	14,982,507	14,114,199
Retrocession fees payable	5,361,714	5,361,714
Noncurrent operating lease liabilities	11,066,427	4,637,642
Deferred tax liability	29,063,823	30,214,160
TOTAL LIABILITIES	428,052,994	478,699,328

Abacus Global Management, Inc. Balance Sheet (cont'd)

	June 30, 2026 (Unaudited)	December 31, 2025
COMMITMENTS AND CONTINGENCIES (Note 12)		
MEZZANINE EQUITY		
Series A convertible preferred stock, $0.0001 par value; 5,000 shares authorized; 5,000 shares issued and outstanding at June 30, 2026 and December 31, 2025	5,000,000	5,000,000
TOTAL MEZZANINE EQUITY	5,000,000	5,000,000
STOCKHOLDERS' EQUITY		
Preferred stock, $0.0001 par value; 1,000,000 shares authorized; 5,000 shares issued and outstanding	—	—
Class A common stock, $0.0001 par value; 200,000,000 authorized shares; 107,220,874 and 104,879,752 shares issued at June 30, 2026 and December 31, 2025, respectively	10,722	10,488
Treasury stock - at cost; 10,130,090 and 7,406,118 shares repurchased at June 30, 2026 and December 31, 2025, respectively	(80,167,968)	(55,808,595)
Additional paid-in capital	542,761,386	515,971,485
Accumulated deficit	(27,926,714)	(41,632,448)
Noncontrolling interest	—	—
TOTAL STOCKHOLDERS' EQUITY	434,677,426	418,540,930
TOTAL LIABILITIES, MEZZANINE EQUITY, AND STOCKHOLDERS' EQUITY	$ 867,730,420	$ 902,240,258

Abacus Global Management, Inc. ROIC - ROE

ABACUS GLOBAL MANAGEMENT
RETURN ON INVESTED CAPITAL

	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Total Assets	$867,730,420	$ 848,357,920	$867,730,420	$ 848,357,920
Less:				
Intangible assets, net	(59,750,092)	(71,392,006)	(59,750,092)	(71,392,006)
Goodwill	(252,779,884)	(238,921,108)	(252,779,884)	(238,921,108)
Current Liabilities	(91,744,423)	(140,178,035)	(91,744,423)	(140,178,035)
Total Invested Capital	$ 463,456,021	$ 397,866,771	$ 463,456,021	$ 397,866,771
Adjusted Net income	**$27,097,357**	**$21,890,664**	**$47,205,102**	**$39,084,239**
Adjusted Annualized ROIC	**23%**	**22%**	**20%**	**20%**

ABACUS GLOBAL MANAGEMENT
RETURN ON EQUITY

	Three Months Ended June 30, 2026	Three Months Ended June 30, 2025	Six Months Ended June 30, 2026	Six Months Ended June 30, 2025
Total Shareholder Equity	$ 434,677,426	$ 416,533,192	$ 434,677,426	$ 416,533,192
Adjusted Net income	**$ 27,097,357**	**$ 21,890,664**	**$ 47,205,102**	**$ 39,084,239**
Adjusted Annualized ROE	**25%**	**21%**	**22%**	**18%**

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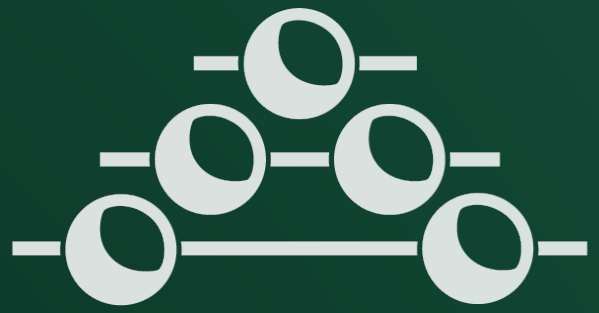

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