ABACUS
GLOBAL MANAGEMENT, INC.
NYSE | ABX

Enhancing Pension Fund Viability with Longevity & Data Assets

August 4th, 2026

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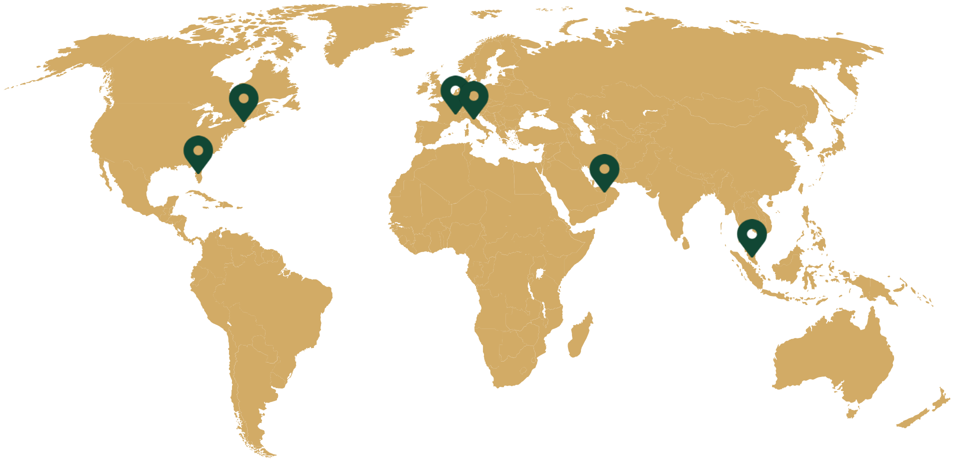
Industry And Market Data. Market data and industry information presented throughout this Presentation are based on management's knowledge of the industry and the good faith estimates of management. Management also relied, to the extent available, upon management's review of independent industry surveys and publications and other publicly available information prepared by a number of third-party sources. All of the market data and industry information used in this Presentation involves a number of assumptions and limitations, and you are cautioned not to give undue weight to such estimates. Although we believe that these sources are reliable, we cannot guarantee the accuracy or completeness of this information, and we have not independently verified this information. While we believe the estimated market position, market opportunity and market size information included in this Presentation are generally reliable, such information, which is derived in part from management's estimates and beliefs, is inherently uncertain and imprecise. No representations or warranties are made by the Company or any of its affiliates as to the accuracy of any such statements or projections. Projections, assumptions and estimates of our future performance and the future performance of the industry in which we operate are necessarily subject to a high degree of uncertainty and risk due to a variety of factors, including those described above. These and other factors could cause results to differ materially from those expressed in our estimates and beliefs and in the estimates prepared by independent parties.

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

~$3.6 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 March 31, 2026

Abacus Leadership Team

Jay Jackson
Chairman & CEO

25+ years of experience in longevity assets – The son of a firefighter, Jay has built his career on protecting families of those who serve, founding multiple origination & platform providers in longevity asset management and technology

FRANKLIN TEMPLETON
NEW YORK LIFE
FDO Partners

Elena Plesco
Chief Investment Officer

~15 years of experience in finance and investing – Previous experience at KKR as Co-Head of Specialty Finance

KKR
J.P.Morgan

Bill McCauley
Chief Financial Officer / Chief Operating Officer

20+ years of experience in the life insurance industry – Previous experience at Transamerica, MassMutual, Hancock Life, and McKinsey

MassMutual
McKinsey & Company
John Hancock
TRANSAMERICA

Built on a First Responder's Code

Why Abacus Understands First Responders

Our CEO, Jay Jackson, grew up the son of a firefighter. Four decades of his father's service shaped how Abacus shows up for the people who protect our communities.

40

Years his father served as a firefighter

30

Of those years spent as a Captain

0

Sick or PTO days across the full 40 years

The Abacus Commitment

First responders dedicate their lives to sacrifice and to others. Abacus takes the stress out by managing assets that carry less volatility and uncertainty, so they can focus on what matters most.

80%

of Abacus employees are owners of the company

In Loving Memory of Richard "Dick" Jackson

"Showing up 15 minutes early was simply being on time."

The code, integrity, and ethics of a first responder live in the fabric of Abacus and every employee. We are all part of one team.

20+ Years of Growth

Key Milestones at a Glance

2004	$10B+	6	30+	4
COMPANY FOUNDED	FACE VALUE PURCHASED OF LIFE POLICIES	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 longevity assets, connecting policyholders with institutional capital
- Feeds high-quality longevity assets into the other three verticals

Abacus Asset Group
The Growth Engine

- Manages longevity-focused funds and ETFs built around mortality and life expectancy data
- Offers liquid and illiquid strategies designed to be largely uncorrelated to traditional markets

Abacus Intel
The Competitive Moat

- Uses AI-driven mortality verification to bring greater accuracy and transparency to longevity data
- Applied across insurance, pension, and mortgage sectors to improve claims and liability management

Abacus Wealth Advisors
The Distribution Channel

- Brings longevity data into personal financial planning
- Combines technology and human advisory to tailor retirement strategies to individual needs

Longevity Market Assets 101

Insurance Policies as Investable Assets

What is a Longevity Market Asset?

- A **Longevity Market Asset** (f.k.a. Life Settlements) is the sale of a life insurance policy for more than its cash value, but less than its death benefit
- The buyer takes over the policy, paying future premiums and collecting the full death benefit later
- All sales must go through a licensed provider, such as Abacus

Legal Foundation

The United States is the only country where **Life Insurance is considered personal property**, as established by the U.S. Supreme Court:

> *"…the policy is a property interest."*
>
> — Justice Oliver Wendell Holmes, *Grigsby v. Russell* (1911)

Owners can freely sell their policies, **creating a secondary market with market makers like Abacus**

Sample Secondary Policy Sale

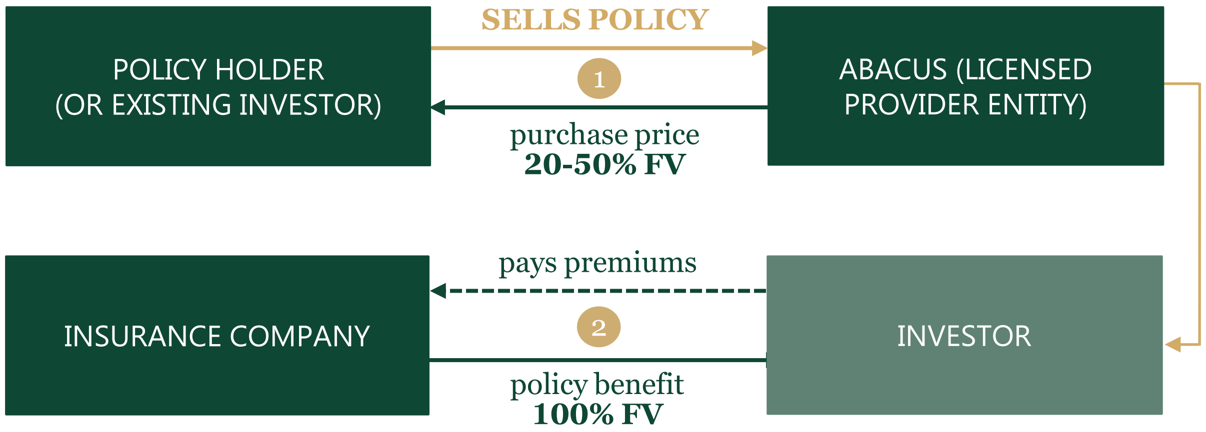
A better option for policyholders who no longer need or want their policy

Sample Life Insurance Policy Details:

- 80-year-old Individual 7-Year Life Expectancy
- $1M Policy Face Value
- ~$21k Annual Premiums

Options available to an insured who no longer needs or desires to maintain his or her life insurance policy:

1) Stop making payments (policy lapses)
2) Sell policy back to insurance company for cash surrender value (contractual amount)
3) **Sell policy to a licensed originator, such as Abacus, for more than cash value but less than face value**



1. Policy owner sells the policy and receives a cash payment
2. The investor assumes future premiums and receives the face value upon the maturity of the contract

Why Longevity Market Assets?

Characteristics that Matter for Pension Portfolios

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

Ways to Invest in Longevity Market Assets

Multiple Paths to the Same Less-Correlated Asset Class

Investment Manager

Longevity Funds

LICENSED PROVIDER

Internal & external offtake for policies originated by the licensed provider

Third Party Investors

Whole-Asset & Securitization/ Structured Note Buyers

The Value of Verification & Reporting

Protecting a pension fund's fiduciary duty to pay accurately

Mortality Verification

Fast, accurate confirmation

Confirms promptly when an insured has passed, protecting fund assets from continued payments on obligations that should have already ended.

Real-Time Reporting

Live data, ongoing accuracy

Timely, accurate data supports the funding ratio calculations and disclosures pension boards must report to their own stakeholders.

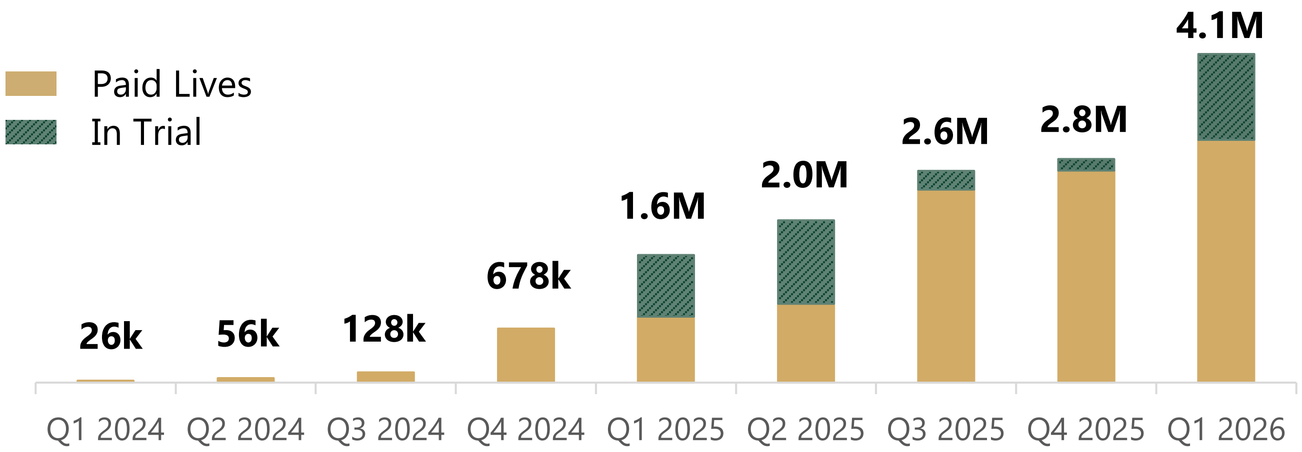
Pension funds depend on accurate mortality risk management, built from experience at this scale.

What is MVerify?

Proprietary Abacus Intel product transforming the pension landscape

- Mverify is a **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**

Lives Tracked by MVerify



97% National Coverage

<1% False Positive Rates

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