

# ABACUS LIFE

KNOW THE VALUE OF YOUR LIFE

NASDAQ | ABL

2Q 2023

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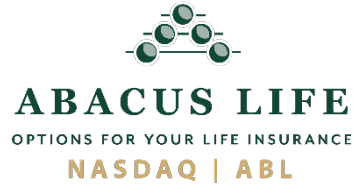
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# Abacus Life – ABL Board



**Jay Jackson**

Chairman

*Abacus Life CEO with 25+ years longevity asset experience  
Built multiple origination & platform providers in longevity asset management and technology.*



**Sean McNealy**

Director

*Abacus Life Co-Founder  
25+ years in policy origination experience  
Established over 30K relationships with Financials Advisors and Insurance Agents*



**Adam Gusky**

Director

*12+ years as CIO for East Management Services  
Responsible for financial & business due diligence of all acquisitions  
Rand Capital Board of Director*



**Karla Radka**

Director

*President & CEO of Senior Resource Alliance  
25+ years of experience in business development, nonprofit management, health and social issues, and community impact.*



**Thomas W. Corbett Jr.**

Director

*Principal member of Corbett Consulting, LLC since 2015  
Former Governor of Pennsylvania  
Former PA Attorney General and US Attorney for the Western District of PA*



**Michiel van Katwijk**

Director

*Former CFO, Treasurer, Director & EVP at Transamerica Life Insurance Co. (Iowa) and Treasurer & Senior Vice President at Transamerica Advisors Life Insurance Company of NY*



**Beth Schulte, CPA, MBA**

Director

*CFO of Attivo Partners  
30+ years of accounting and CFO experience working for Big 4 accounting firms including EY and KPMG*



# Business Combination Closing Summary

## Transaction Details

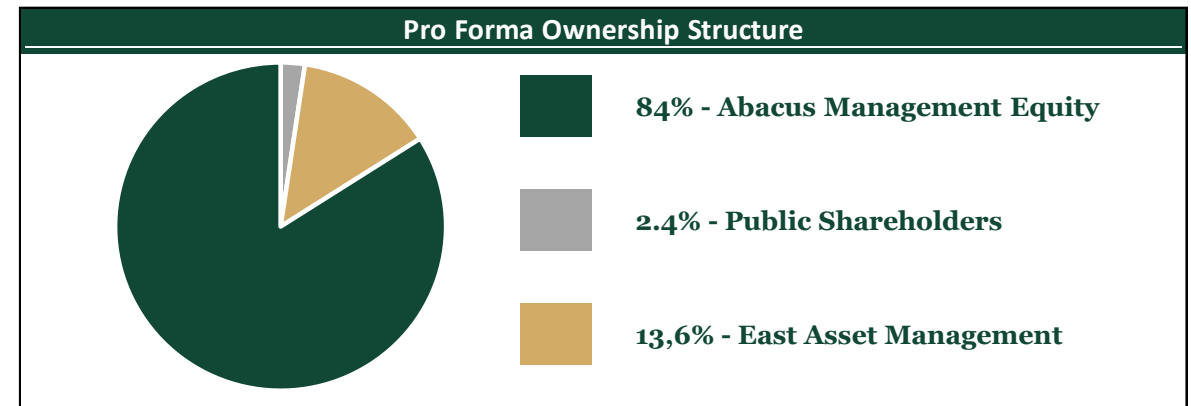
- Pro Forma Enterprise Value of \$582 million
- Current Abacus shareholders rolled 100% equity ownership
- Abacus is opportunistically seeking to raise a PIPE post-close
- Lock-up period for legacy Abacus equity holders & SPAC Sponsor is 24 months post-closing for 85% of total shares and 12 months for remaining 15%

Pro Forma Valuation (in millions, other than share price)	
Implied Share Price (\$)	\$10.00
Pro Forma Shares Outstanding	63
<b>Total Equity Value</b>	<b>\$633</b>
Less: Pro Forma Net Cash	(51)
<b>Total Enterprise Value</b>	<b>\$582</b>

Sources (\$ in millions)	Amount (\$)	%
Cash in Trust at Closing	15	2%
Blue Owl Credit	25	4%
SPV - Management & East Asset Mngmt.	25	4%
Additional Closing Capital - EAM	10	2%
Seller Rollover Equity	532	88%
<b>Total Sources</b>	<b>\$607</b>	<b>100%</b>

Uses	Amount (\$)	%
Cash to Balance Sheet	51	8%
Seller Rollover Equity	532	88%
Estimated Fees & Expenses	24	4%
<b>Total Uses</b>	<b>\$607</b>	<b>100%</b>



# Company Highlights

I

Growth Company in an Essentially Uncorrelated Alternative Asset Class with a Large TAM, Institutional Investment Grade Counterparties

II

Abacus is a leading alternative investment originator and asset manager

III

19 consecutive years of positive net income

IV

Proprietary Longevity Technology Platform

V

Original Management Team and Founders

# Overview of Abacus Life (ABL)

Using Lifespan and Longevity data as a core foundation - Abacus has 3 business verticals.

## Life Insurance Acquisition

### *Business Description*

**Abacus Settlements, LLC**

*fully integrated Advisor, Agent and consumer facing secondary market origination platform*

**Longevity Market Assets, LLC**

*Actively managed originations held for investment and serviced with support from valuation and due diligence team*

## Private Wealth

### *Business Description*

**Abacus Life Advisors**

*fully integrated consumer facing RIA & Broker Dealer*

**Abacus Lifespan Funds**

*Model ETF Strategy that utilizes individual lifespan to determine asset allocation*

**Abacus Equity Income Fund**

*1940 Act Interval Mutual Fund with daily valuation and quarterly liquidity*

## Data & Technology

### *Business Description*

**Abacus Life Technologies**

*Lifespan data AI platform developing full stack programs to build, predict and value lifespan based products*

**Life and Mortality Tracker**

*Lifetrac and Mortality tracking services for asset managers, pension funds, unions, government agencies*



# Overview of Abacus Life – Life Insurance Acquisition

We have built a leading vertically integrated alternative asset manager specializing in life insurance products

~20%

Market Share

### Industry Leader with ~20% Market Share

- Purchased ~\$2.1bn in face value of policies from '19 – '23
- ~4x origination growth from '16 – '22
- Manage assets for KKR, Teamsters Union, and other 3<sup>rd</sup> party investment fund strategies

49

States with Ability / License to Operate

### High Barriers to Entry

- Scaled origination drives low-cost policy acquisition
- Operational in 49 states
- Highly regulated sector with many disclosure requirements

~\$1.8bn

Policies Serviced<sup>1</sup>

### Institutionalized Processes

- Formed in 2004 and currently has 82 employees
- Serviced ~\$1.8bn in policies, including a JV with KKR

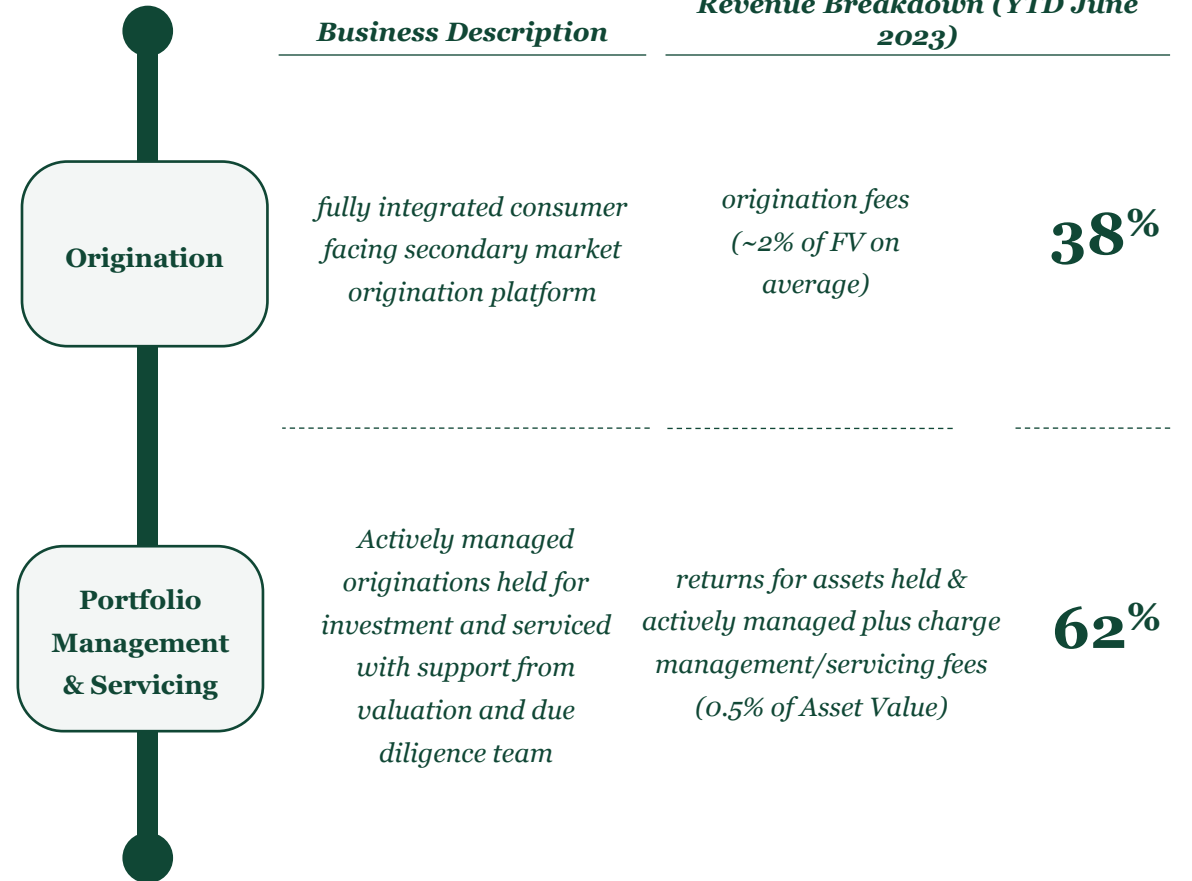
20+ Years

Avg. Experience

### Innovative & Experienced Leadership Team

- Management averages 20+ years experience in industry
- Firm led by an innovative management team

## We are active throughout the lifecycle of an insurance policy

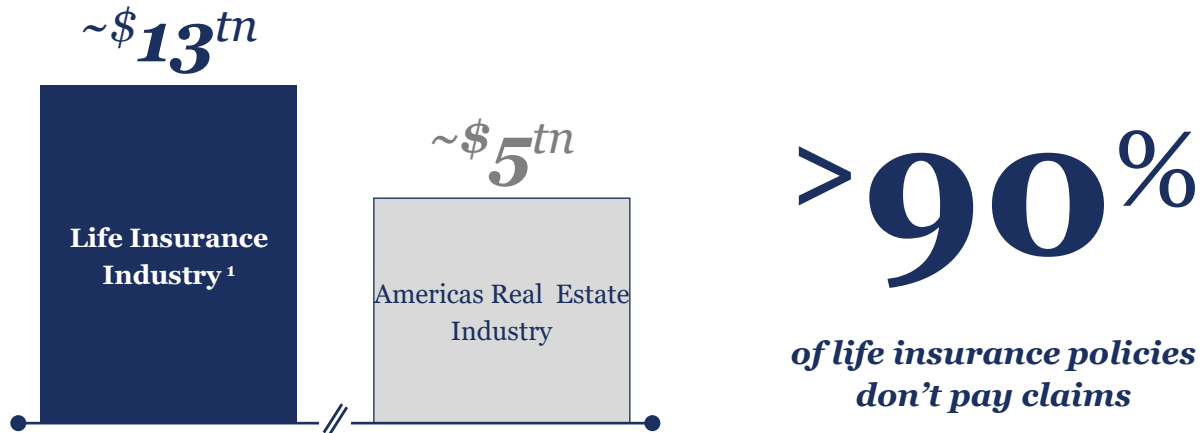


Source: Market share data per The Deal and based on value of settlements paid in 2021.

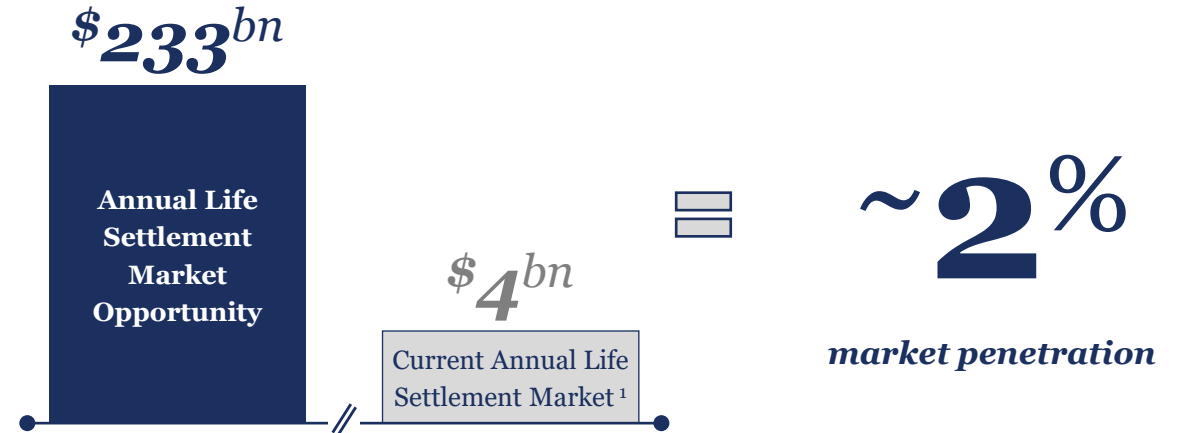
1. Includes policies originated, owned, and / or serviced by Abacus through June 2023

# Large Total Addressable Market with Meaningful Growth Potential

## Significant Total Addressable Market



## Significant Opportunity to Increase Market Penetration

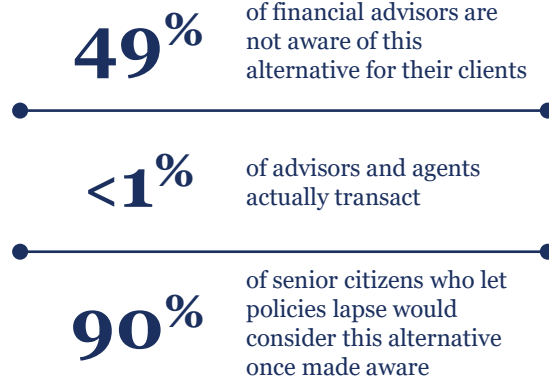


We believe that we provide an attractive solution for life insurance policyholders to monetize an underutilized asset

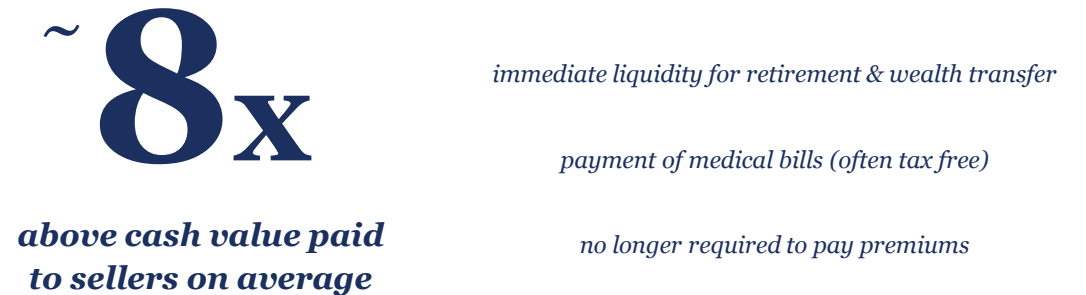
## Life Insurance Policies are Assets

We help clients understand that a **life insurance policy is personal property** and selling it for a fair market value is a **legitimate, safe, and viable** choice to create more options for the future

Life insurance is often a **senior citizen's largest asset** and one that can be used to alleviate retirement challenges – but they rarely treat it that way



## Benefits to Consumers





# Uncorrelated Alternative Asset with Institutional Investment Grade Counterparts

Policies are Cash Collateralized by High Quality Carriers . . .

# 93%

Policy counterparties are generally high-quality investment grade insurance companies

Policies are cash collateralized with minimal payout risk

of carriers have an “A Rating” or better<sup>1</sup>

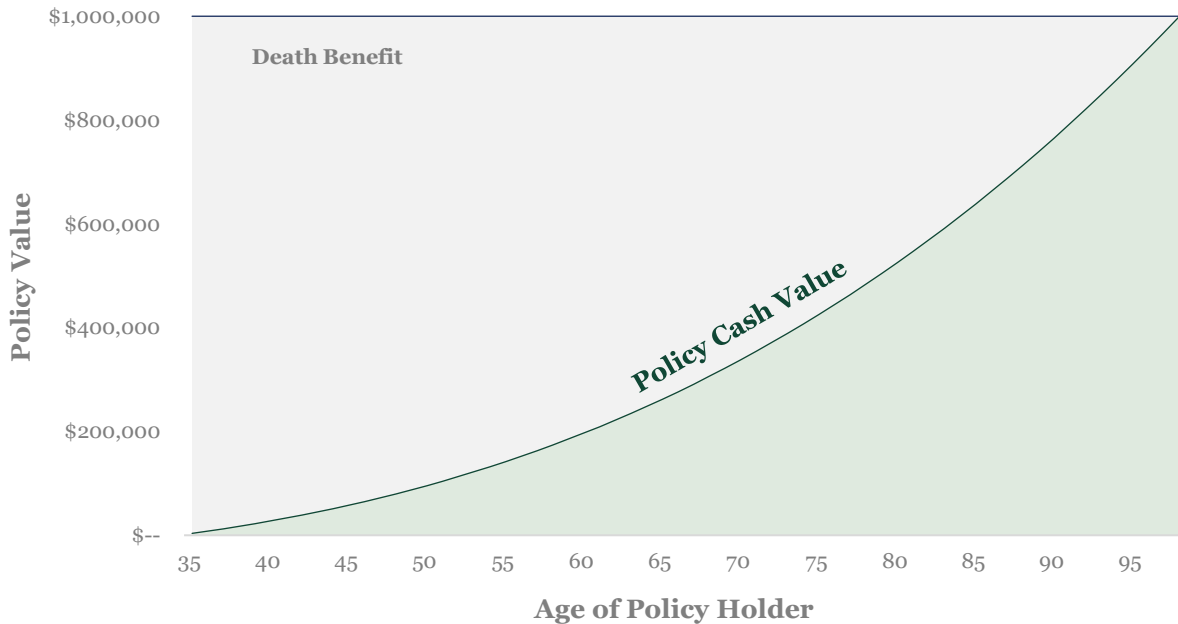
. . . and Consistently Generate Strong & Essentially Uncorrelated Returns

Similarities to a zero-coupon bond, driven by mortality

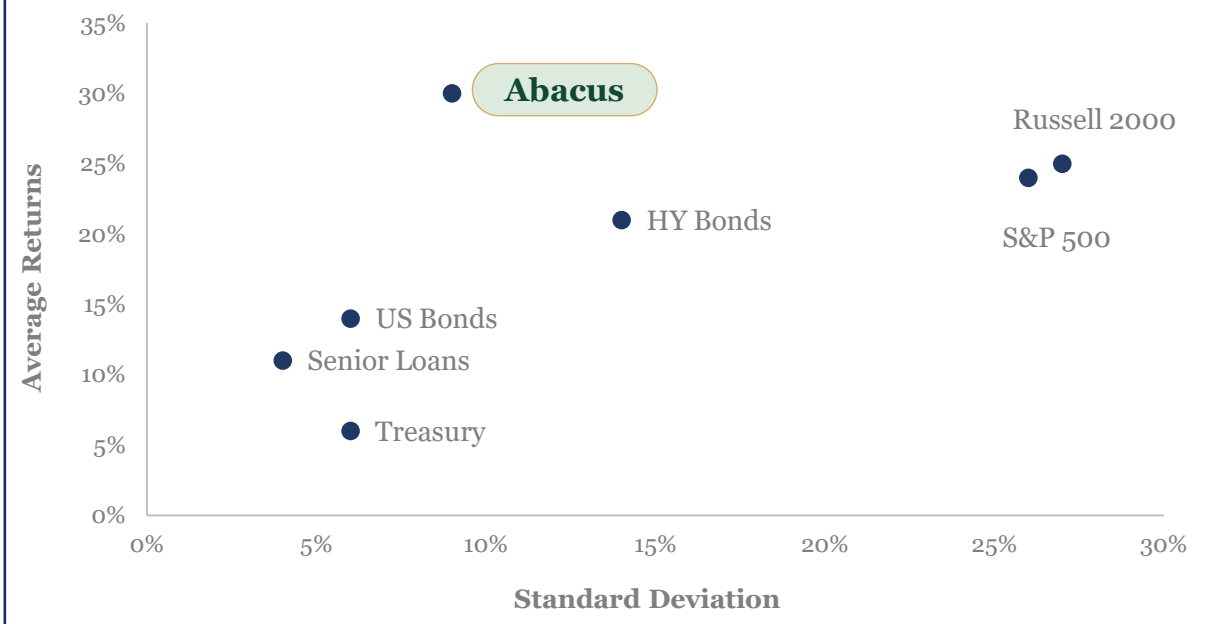
Industry is generally a-cyclical

Policies have very limited risk of loss

The Value of Life Insurance Policies Increase Over Time



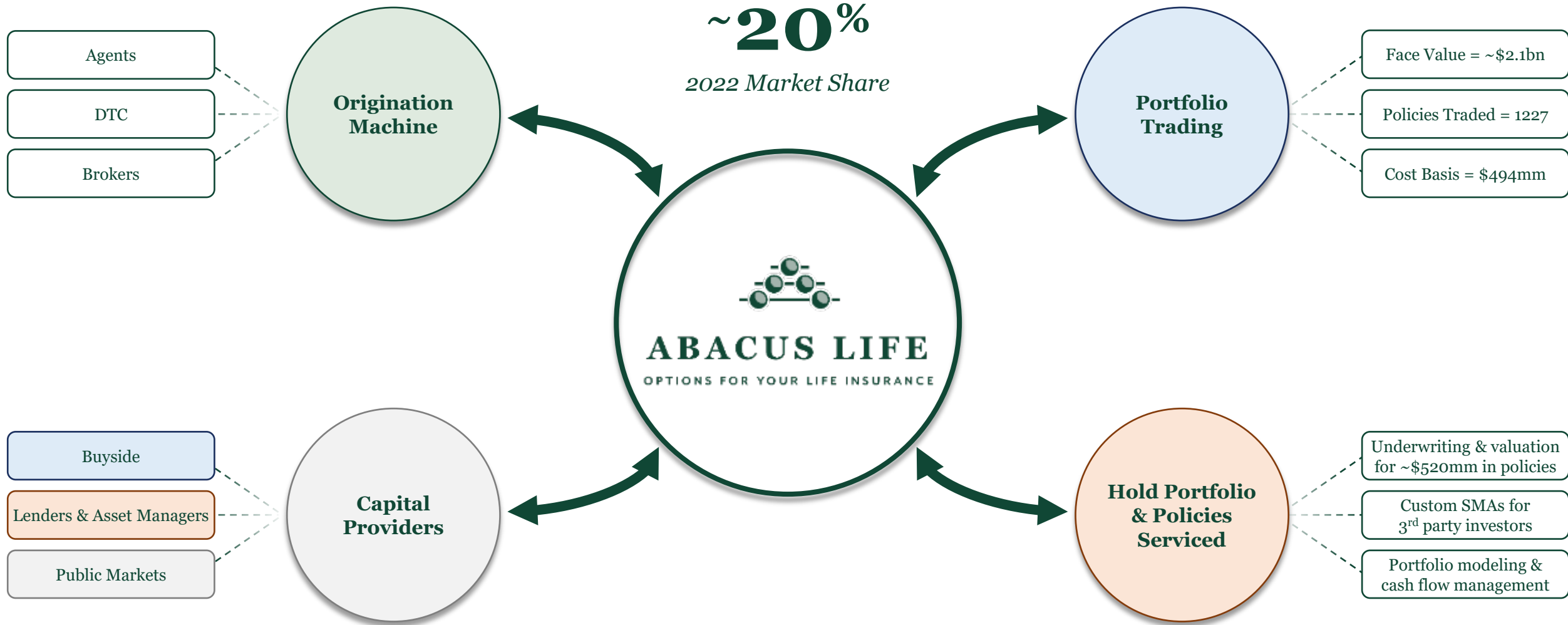
Abacus’ Historical Risk Adjusted Returns Relative to Other Asset Classes<sup>2</sup>



Source: Policy Cash Value Over Time chart based on a \$1 million death benefit, ~3% cash value rate of increase, beginning at 35-years old and paying out at 100-years old. A-cyclical and essentially uncorrelated returns based on the average return and associated standard deviation chart – based on 3-year comparative return for a variety of market indices per Yahoo Finance.

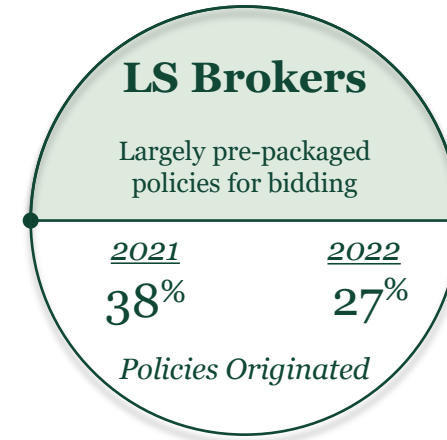
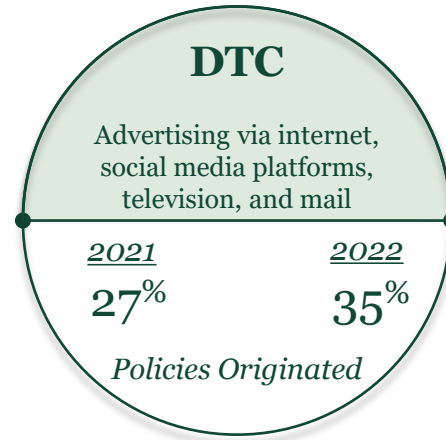
1. A Rating or better determined by AM Best and classified as insurance companies that have or exceed an “excellent ability to meet their ongoing obligations”.  
2. Abacus return and standard deviation based on its entire portfolio (holding and trading) as of August 2022 and then extrapolated to August 2025, assuming zero mortalities.

# Abacus is at the Heart of the Industry



Source: Market share data per The Deal and based on number of settlements provided from 2017 – 2022.  
Note: All portfolio trading performance metrics measured from 2019 through 2023.

# ORIGINATION MACHINE with a Model to Drive Economics



## Diversification Across Multiple Origination Channels Creates a Lower Average Policy Acquisition Cost & Higher Estimated IRRs

long-term relationships with 78 institutional origination partners

access to over 30,000 financial advisors

64-person origination team with 27 sales members, assigned by channel

49 states with ability / license to operate

**20%**

**average trade spread created  
by origination process**

Note: LS abbreviation denotes "Life Settlement".

1. Abacus' 20% lower acquisition cost based on the discount between cost basis and final sale price on all policies sold from 2019 – 2023.

# Proprietary Technology Platform Yields Differentiated Underwriting Capabilities

## Proprietary Risk Rating Heat Map



Purchase Price	Policy Type	Carrier Rating	Lead Source	Policy Face Value	Expected IRR	Life Expectancy (LE)	LE Extension Ratio	Age	Age on LE Date	Age on B/E Date	Surv Prob on B/E Date	Risk Grade
\$151,500	GUL	A+	Broker	\$500,000	15.60%	65	196%	72	80	90	0%	1
\$150,180	UL	A	Agent	\$250,000	15.50%	25	614%	67	73	86	0%	2
\$150,180	UL	A	Agent	\$250,000	15.50%	25	614%	67	73	86	0%	2
\$556,705	UL	A+	Insured	\$1,000,000	15.40%	31	903%	49	52	75	0%	3
\$168,945	GUL	NR	Insured	\$750,000	15.40%	91	275%	60	68	89	0%	1
\$23,488	GUL	A	Broker	\$100,000	15.40%	88	113%	69	76	84	1%	4
\$325,000	UL	A-	Insured	\$500,000	15.30%	26	527%	97	99	110	0%	1
\$323,434	GUL	A+	Insured	\$5,300,000	15.30%	133	92%	72	83	93	1%	2
\$115,502	UL	A	Insured	\$550,000	15.30%	48	125%	86	90	95	2%	2
\$108,111	GUL	A	Agent	\$400,000	15.20%	53	527%	90	97	121	0%	1
\$47,079	UL	A	Agent	\$400,000	15.20%	103	21%	87	98	100	34%	4
\$22,976	UL	NR	Agent	\$189,964	15.20%	75	66%	84	90	94	10%	5
\$37,405	GUL	A+	Agent	\$1,000,000	15.20%	157	135%	68	81	99	0%	1
\$165,000	GUL	A	Broker	\$500,000	15.20%	26	107%	90	92	94	6%	4
\$181,527	Term	A+	Insured	\$250,000	15.10%	12	354%	62	63	67	0%	5
\$138,360	UL	NR	Agent	\$1,000,000	15.10%	132	170%	69	81	100	0%	1
\$112,500	GUL	A+	Agent	\$300,000	15.10%	58	218%	82	87	98	0%	1
\$37,816	UL	A++	Insured	\$100,000	15.10%	40	98%	69	72	75	10%	5

## Instant Policy Valuations

### Policy Value Calculator

Name

Email

Your Phone

Gender

Current Age

\$1,000,000 Policy

Universal / Flexible Premium

CALCULATE

### Policy Value Calculator <sup>1</sup>

Health Status	Average Price
Standard	\$42,890
Slightly Impaired	\$95,980
Moderately Impaired	\$129,150
Highly Impaired	\$203,410
Extremely Impaired	\$256,790
Terminal Illness	Up to \$800,000

CLEAR

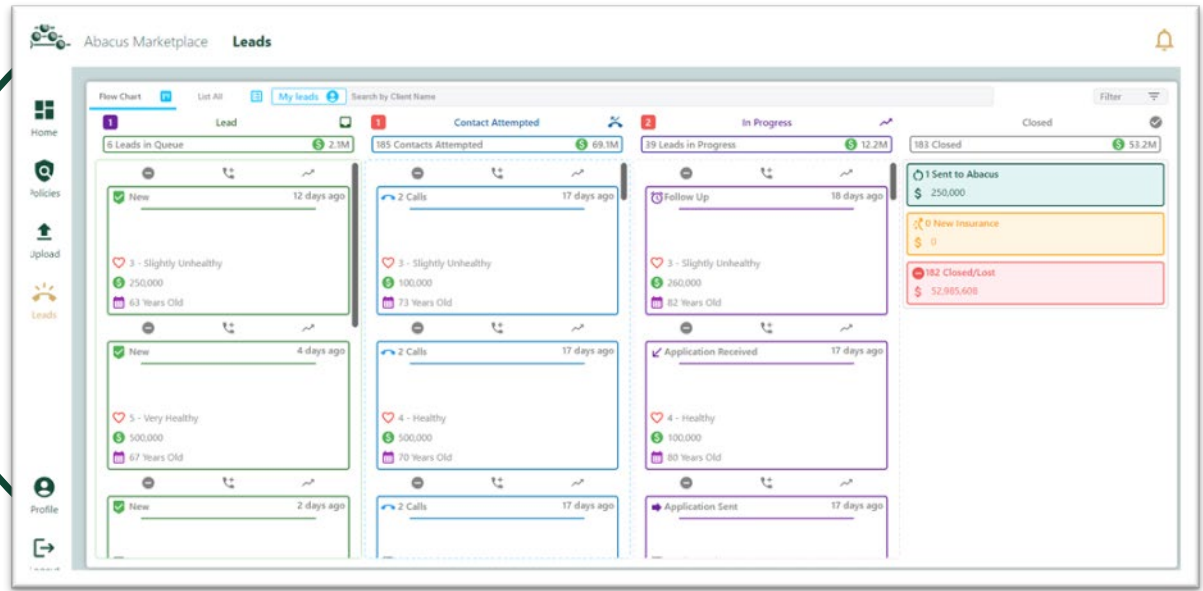
1. Illustrative example.

# Abacus Marketplace and Blockchain Integration

Origination Flow

Centralized Bidding and Servicing

Lead Management



**The Next Wave of Cloud Technology**  
 Software will be owned by the businesses that operate on the most important foundation of business - BCERT Tokens put the utility and power of software in the hands of the owners.

IDCERTin		TrustEnomics	
PayCERTin		FileCERTin	
WorkCERTin		TeamCERTin	
TrackCERTin		BCERTin Vault	
ShopCERTin		MeetCERTin	
SignCERTin		MarketCERTin	

Remove Bank as Intermediary

Instantly Transact Tertiary Policies

Secure Transactions Through Smart Contracts



# Wealth Planning: Aging IQ and Live Life Table

Drive Wealth Planning Through AI & Longevity

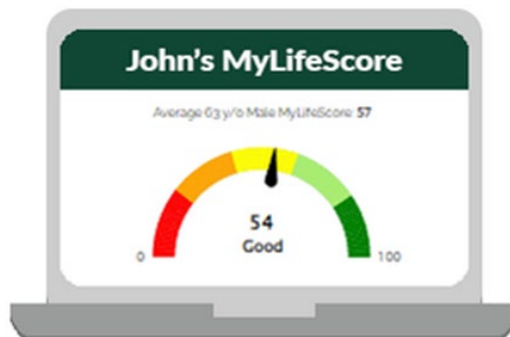
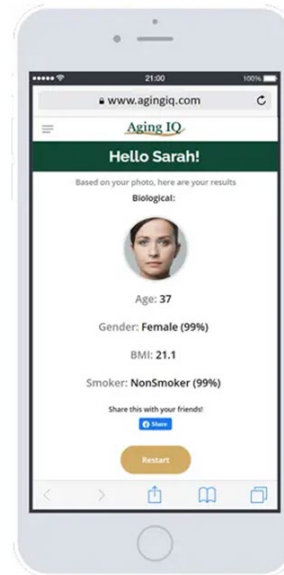
## Aging IQ

### MyTrueAge

- AI Technology to estimate biological age

### MyLifeScore

- Data-Driven approach to estimating healthspan and lifespan



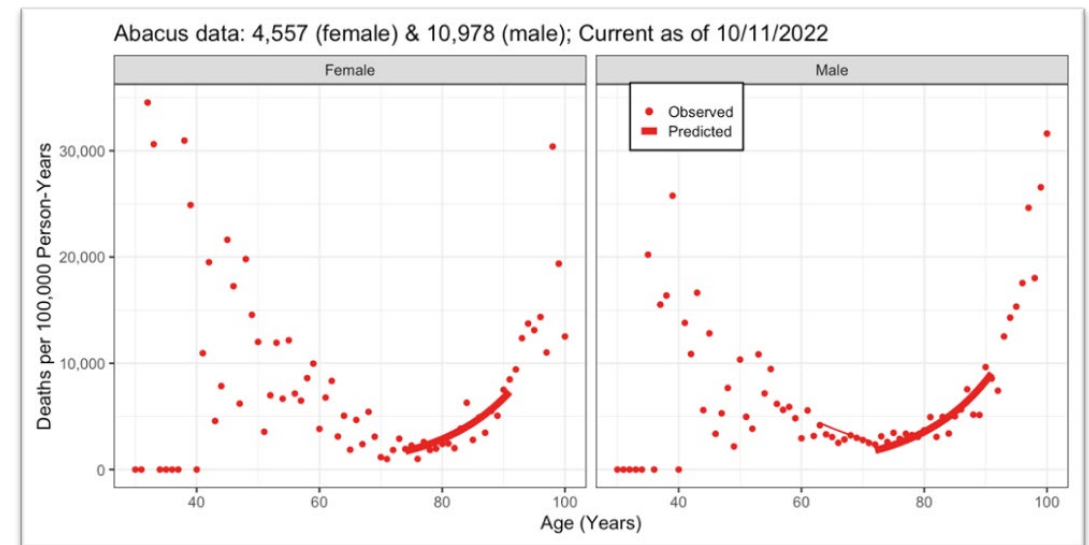
## Live Life Table

Industry standard with 20+ years of longevity data

Updates data in real time

More accurate mortality assumptions

Wealth Planning



# Outstanding Operations & Execution Team

## 82 Person Operational & Execution Team

Origination

### 64 Team Members

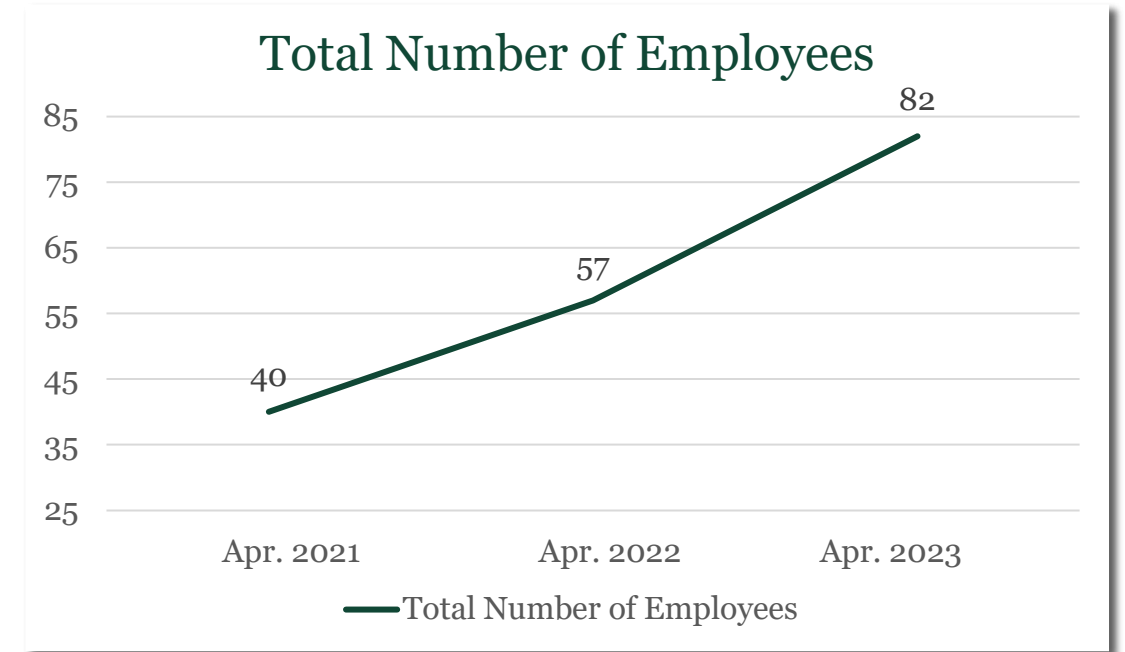
- 27 – Sales Team
- 16 – Acquisition Managers & Case Processors
- 15 – Contracts, In-House Counsel, and Accounting
- 6 – Marketing and IT

Active Management

### 18 Team Members

- 4 – Actuarial Review & Financial Analysts
- 4 – Contracts & Accounting
- 6 – Servicing Specialists
- 4 – Institutional Traders

Portfolio Servicing



Note: Size of operational & execution team as of August 19, 2021.

# Aggregated Historical Track Record

**~\$230<sub>mm</sub>**  
**Capital Base**  
 (Including Nova JV)

**~4x**  
 Origination Growth Over  
 the Past Six Years<sup>1</sup>

**~\$1.76<sub>bn</sub>**  
 Policies Servicing  
 (incl. KKR & Apollo assets)

**1951**  
 Policies Purchased  
 (acquired from 2019 – 2023)

**~\$520<sub>mm</sub>**  
 Underwritten & Valued  
 (on behalf of 3<sup>rd</sup> parties)

**~\$2.10<sub>bn</sub>**  
 Face Value of Policies

**Traded Portfolio** **Held Portfolio**

**Portfolio - Incl. KKR**

**1,312**  
Policies Traded

**\$2.5<sub>bn</sub>**  
Total Face Value

**\$1.9<sub>mm</sub>**  
Average Face Value

**20.3%**  
Realized Return

Realized Portfolio

**121**  
Policies Acquired

**\$101<sub>mm</sub>**  
Total Face Value

**\$835<sub>k</sub>**  
Average Face Value

**160%**  
Realized Return

**Portfolio - LMA Exclusive**

**229**  
Policies Traded

**\$748<sub>mm</sub>**  
Total Face Value

**\$3.3<sub>mm</sub>**  
Average Face Value

**16.3%**  
Realized Return

Realized Portfolio

**6**  
Policies Acquired

**\$15<sub>mm</sub>**  
Total Face Value

**\$2.5<sub>mm</sub>**  
Average Face Value

**523%**  
Realized Return

1. Construct policy tranches for a range of institutional buyers 1 – 2-day trading process given policies are held at securities intermediary



# Q2 2023 Financial Information

## Abacus Life, Inc. Unaudited Condensed Balance Sheets

	<u>June 2023</u>	<u>December 2022</u>	<u>Increase</u>	<u>% Increase</u>
<u>ASSETS</u>				
CURRENT ASSETS:				
Cash and Cash Equivalents	20,611,122	30,052,823	(9,441,701)	(31%)
Due From Affiliates	10,473,748	2,904,646	7,569,102	261%)
Other Current Assets	1,121,752	325,458	796,294	245%
Total Current Assets	32,206,622	33,282,927	(1,076,305)	-3%
Property & Equipment, Net	177,931	18,617	159,314	856%
Intangible Assets, net	32,900,000	-	32,900,000	
Goodwill	140,287,000	-	140,287,000	
Life Settlement Policies, at cost	9,889,610	8,716,111	1,173,499	13%
Life Settlement Policies, at fair value	56,685,617	13,809,352	42,876,265	310%
Available for sale securities and Other Investments	2,600,000	2,300,000	300,000	13%
Other Assets	2,587,657	967,840	1,619,817	167%
TOTAL ASSETS	277,334,437	59,094,847	218,239,590	369%
<u>LIABILITIES AND SHAREHOLDERS' EQUITY (DEFICIT)</u>				
CURRENT LIABILITIES				
Accrued Expenses and Accounts Payable	925,900	40,014	885,886	2214%)
Due to members and affiliates	10,415,154	263,785	10,151,369	3848%)
Contract Liabilities - deposits on pending settlements	981,217	-	981,217	-
Income Taxes Payable	185,831	-	185,831	-
Accrued Transaction Costs	182,571	908,256	(725,685)	(80%)
Due to owners	717,429	-	717,429	-
Other Liabilities	486,320	90,354	395,966	438%)
Total Current Liabilities	13,894,422	1,302,409	12,592,013	967%

# Q2 2023 Financial Information (cont'd)

## Abacus Life, Inc. Unaudited Condensed Balance Sheets

	<u>June 2023</u>	<u>December 2022</u>	<u>Increase</u>	<u>% Increase</u>
SPV purchase and sale note	25,000,000	-	25,000,000	-
Long-term debt, at fair value	66,165,396	28,249,653	37,915,743	134%
Operating lease liabilities - noncurrent portion	16,864	29,268	(12,404)	(42%)
Deferred Tax Liability	9,320,240	1,363,820	7,956,420	583%
Warranty Liability	2,438,600	-	2,438,600	-
<b>TOTAL LIABILITIES</b>	<b>116,835,522</b>	<b>30,945,150</b>	<b>85,890,372</b>	<b>278%</b>
<b>SHAREHOLDERS' EQUITY (DEFICIT)</b>				
Class A common stock, \$.0001 par value; 200,000,000 authorized shares; 63,339,823 shares issued and outstanding	6,334	-	6,334	-
LMA members' capital	-	50,000	(50,000)	(100%)
Additional paid-in capital	188,641,848	660,000	187,981,848	28482%
Retained Earnings / (accumulated deficit)	(29,382,362)	25,487,323	(54,869,685)	(215%)
Accumulated other comprehensive income	877,306	1,052,836	(175,530)	(17%)
Non-controlling interest	355,789	899,538	(543,749)	(60%)
<b>Total shareholders' equity (deficit)</b>	<b>160,498,915</b>	<b>28,149,697</b>	<b>132,349,218</b>	<b>470%</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY (DEFICIT)</b>	<b>277,334,437</b>	<b>59,094,847</b>	<b>218,239,590</b>	<b>369%</b>

# Q2 2023 Financial Information (cont'd)

## Abacus Life, Inc. and Abacus Settlements, LLC Proforma Consolidated Income Statement

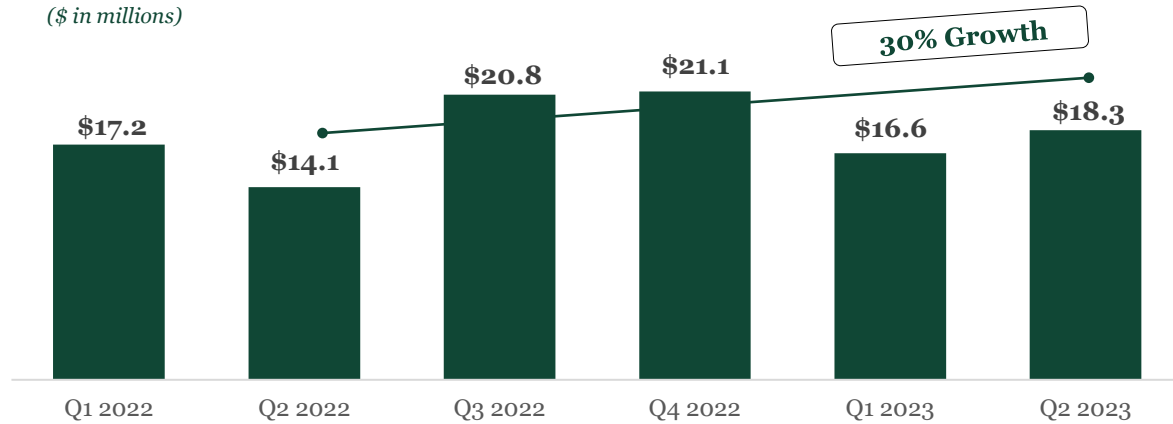
	<u>Q2 2023</u>	<u>Q2 2022</u>	<u>Increase</u>	<u>% Increase</u>
<u>Revenue</u>				
Origination Revenue	6,884,690	5,691,916	1,192,774	21%
Portfolio & Servicing Revenue	354,366	419,422	(65,056)	(16%)
Active Management Revenue	11,024,399	7,979,479	3,044,920	38%
Total Revenue	18,263,455	14,090,817	4,172,638	30%
<u>Cost of Revenue</u>				
Origination Cost of Revenue	4,897,980	3,571,932	1,326,048	37%
Portfolio & Servicing Cost of Revenue	973,400	666,119	307,281	46%
Total Cost of Revenue	5,871,380	4,238,051	1,633,329	39%
Gross Profit	12,392,075	9,852,766	2,539,309	26%
<u>Expenses</u>				
Operating Expenses (Abacus & LMA)	4,334,909	4,610,095	(275,186)	(6%)
Other (Income)/Expense	467,144	126,583	340,561	269%
Income Tax Provision / (Benefit)	1,184,571	120,132	1,064,439	886%
Non-Controlling Interest Income / (Loss)	(26,596)	406,641	(433,237)	(107%)
Net Income Attributable to Shareholders	6,432,047	4,589,315	1,842,732	40%
EBITDA	8,833,118	6,619,991	2,213,127	33%
Capital Deployed through Abacus	59,764,389	31,809,025	27,955,364	88%
3rd Party Capital Deployed through LMA	20,638,467	46,274,631	(25,636,164)	(55%)
Total Capital Deployed	80,402,856	78,083,657	2,319,199	3%

# Consolidated Historical Financial KPIs (Q1 2022 – Q2 2023)

(Includes Abacus Life, Inc. and Abacus Settlements, LLC)

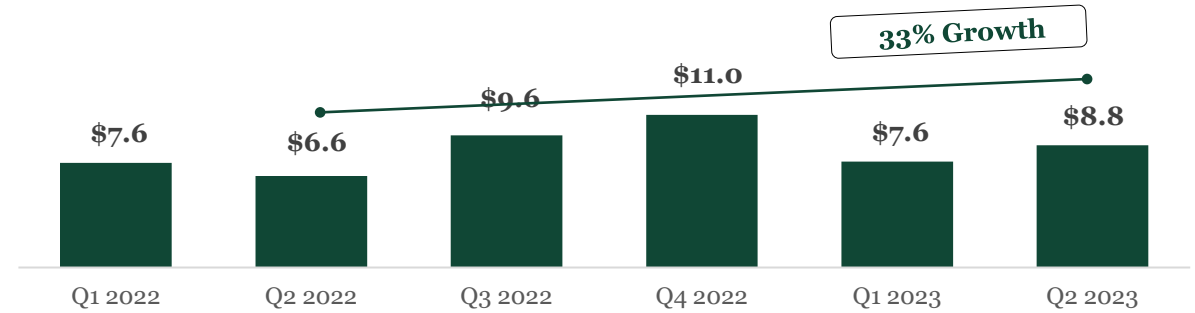
## Revenue

(\$ in millions)

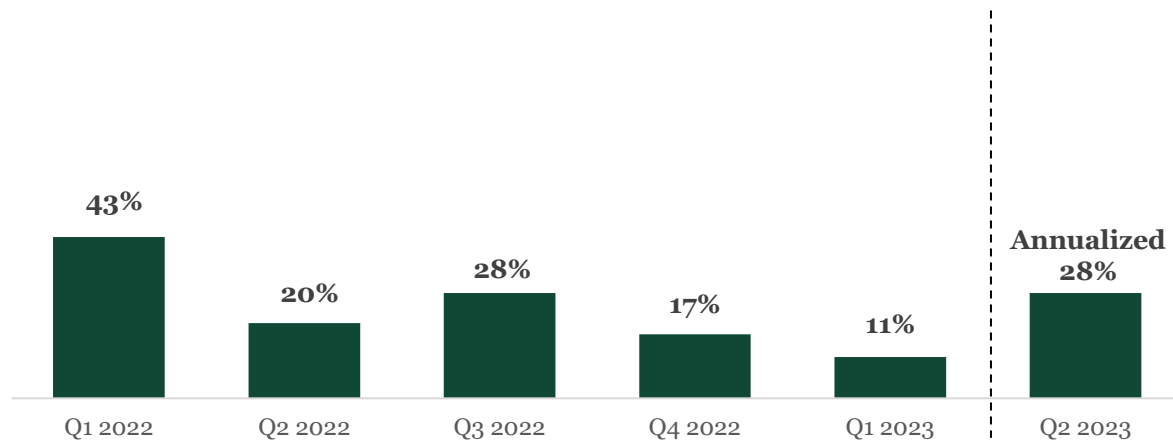


## EBITDA

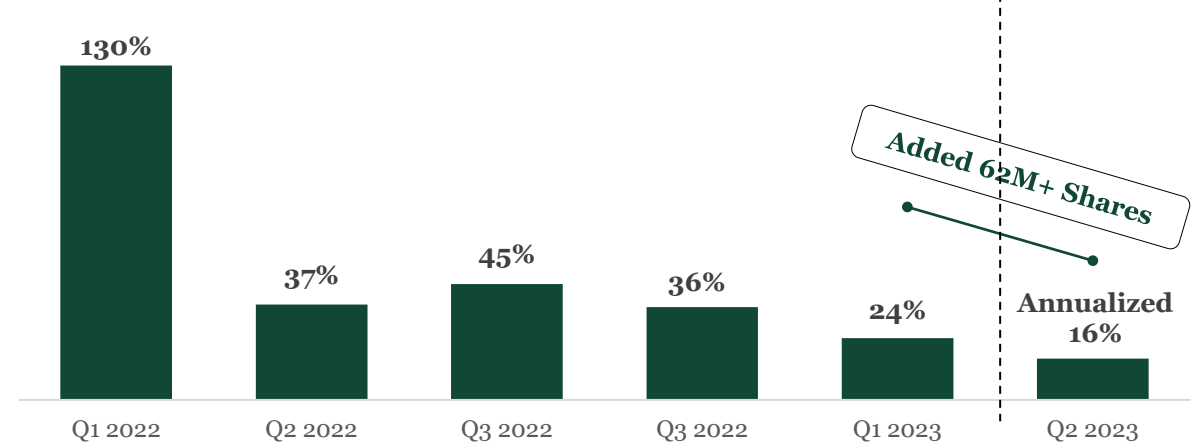
(\$ in millions)

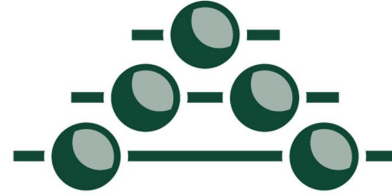


## Quarterly Return on Invested Capital



## Quarterly Return on Equity





# ABACUS LIFE

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