

ABACUS LIFE

KNOW THE VALUE OF YOUR LIFE

NASDAQ | ABL

Q4 2023

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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

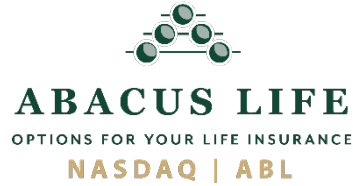
Lifespan data AI platform developing full stack programs to build, predict and value lifespan based products

Life and Mortality Tracker

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



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

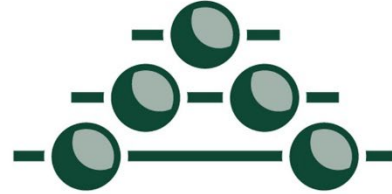


Beth Schulte, CPA, MBA

Director

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





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Life Insurance Acquisition & Management

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 3rd 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 Serviced¹

Institutionalized Processes

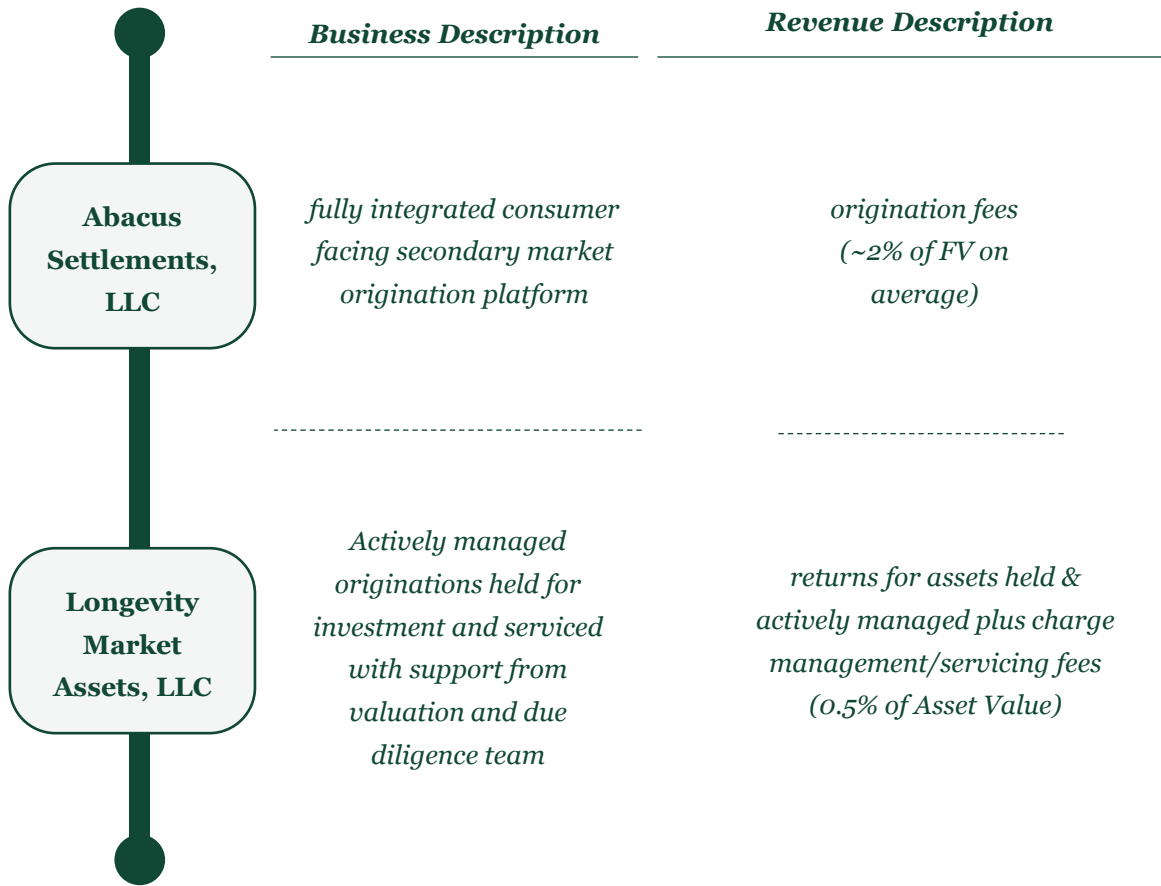
- Formed in 2004 and currently has 82 employees
- Serviced ~\$1.8bn in policies, including a JV with KKR

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

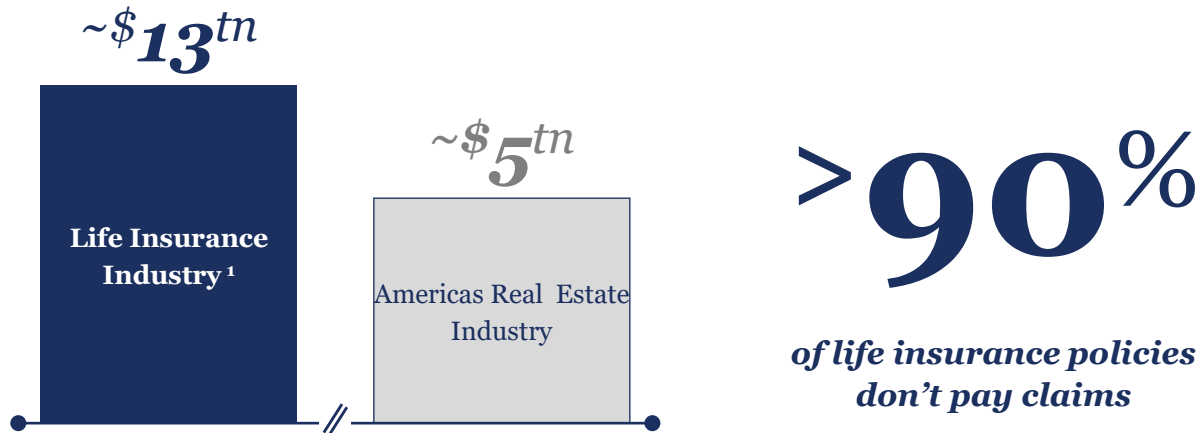


Source: Market share data per The Deal and based on value of settlements paid in 2021.

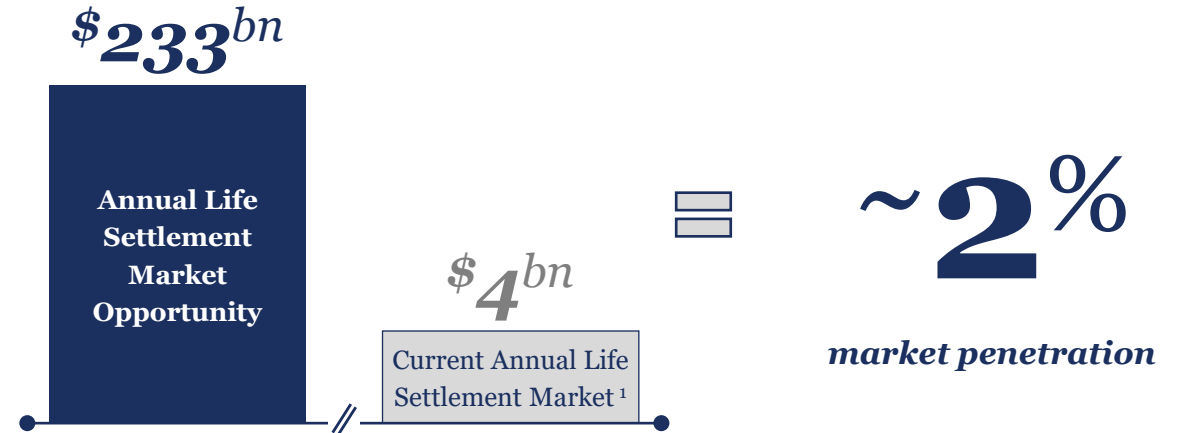
1. Includes policies originated, owned, and / or serviced by Abacus through June 2023

Large Total Addressable Market with Meaningful Growth Potential

Significant Total Addressable Market



Significant Opportunity to Increase Market Penetration

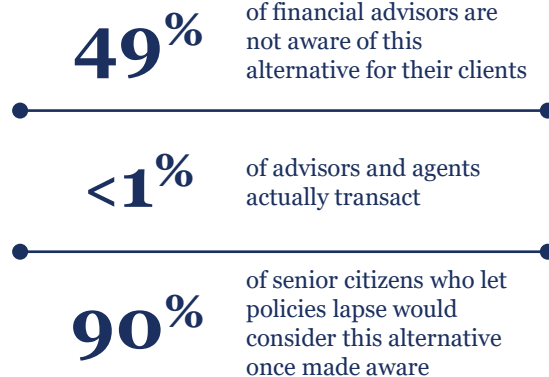


We believe that we provide an attractive solution for life insurance policyholders to monetize an underutilized asset

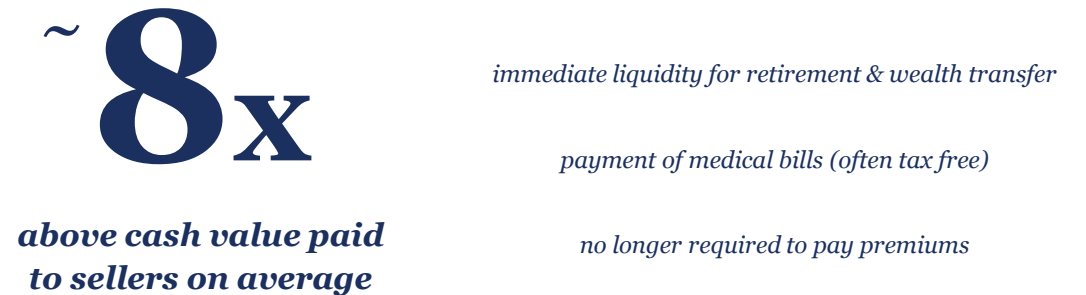
Life Insurance Policies are Assets

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 better¹

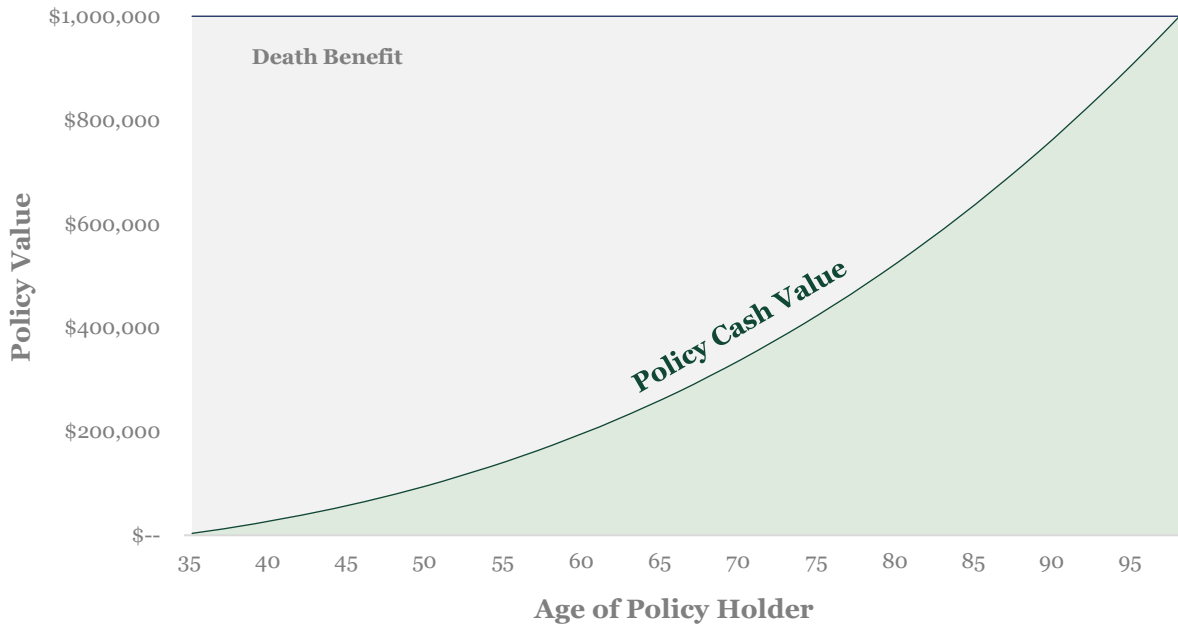
. . . and Consistently Generate Strong & Essentially Uncorrelated Returns

Similarities to a zero-coupon bond, driven by mortality

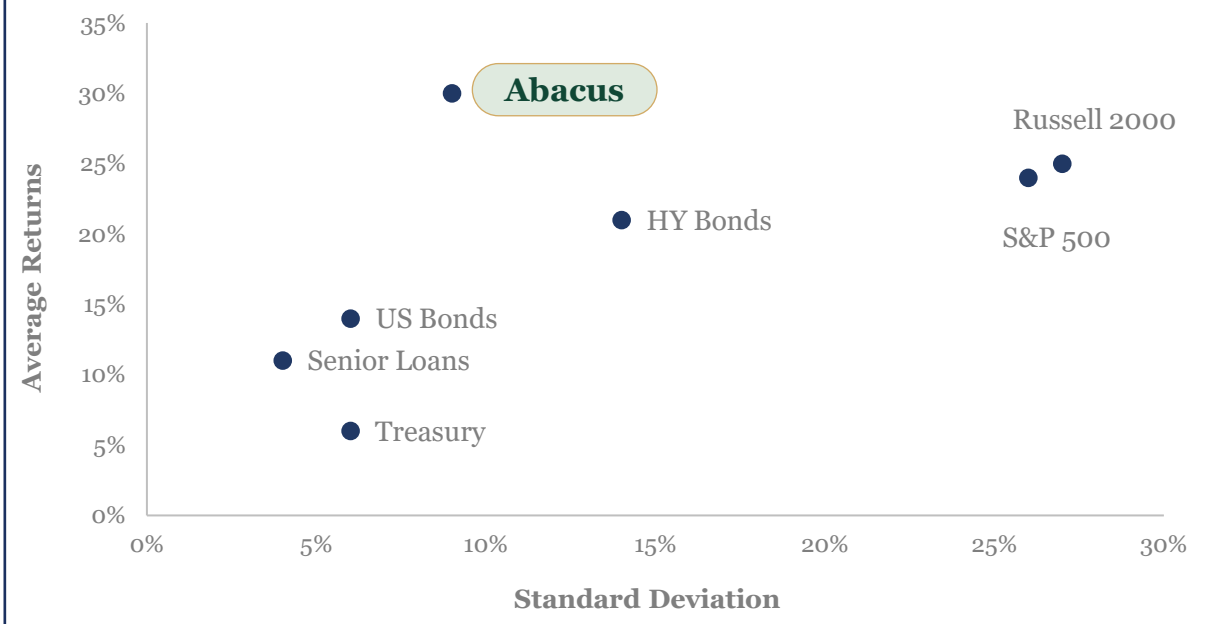
Industry is generally a-cyclical

Policies have very limited risk of loss

The Value of Life Insurance Policies Increase Over Time



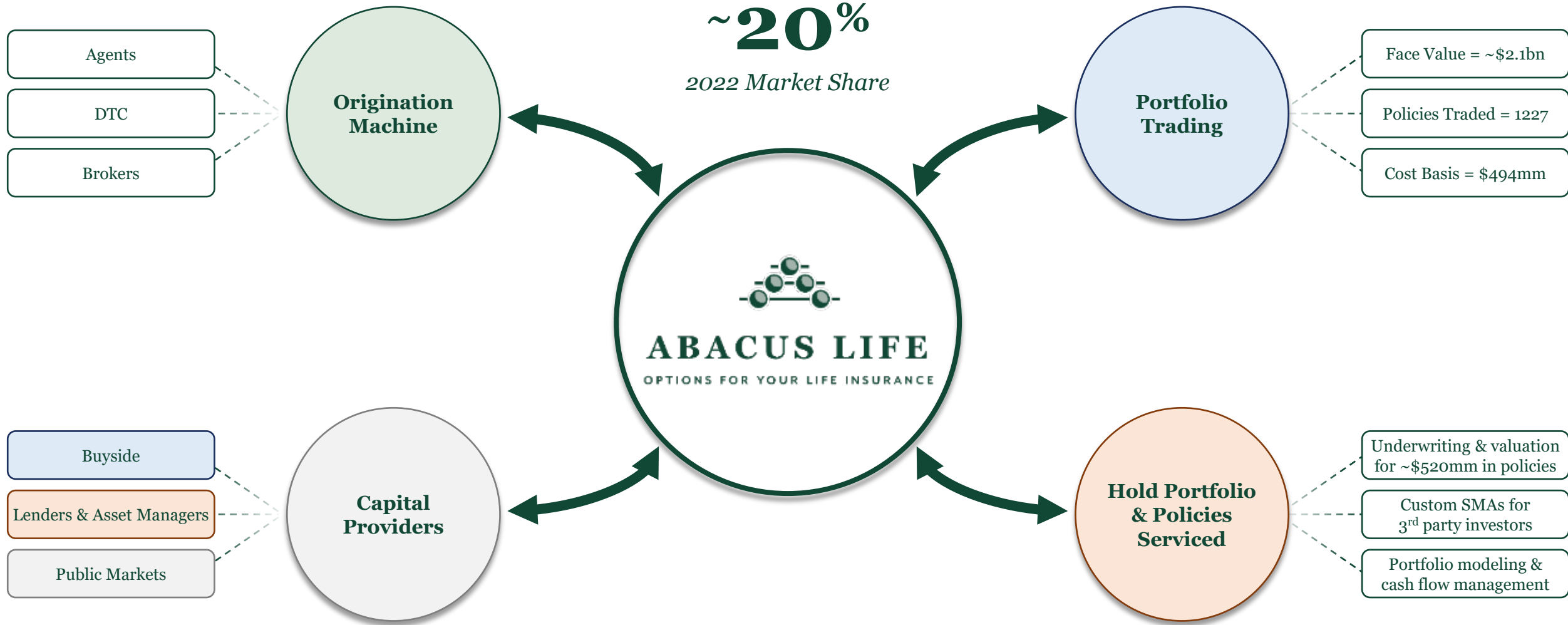
Abacus' Historical Risk Adjusted Returns Relative to Other Asset Classes²



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.

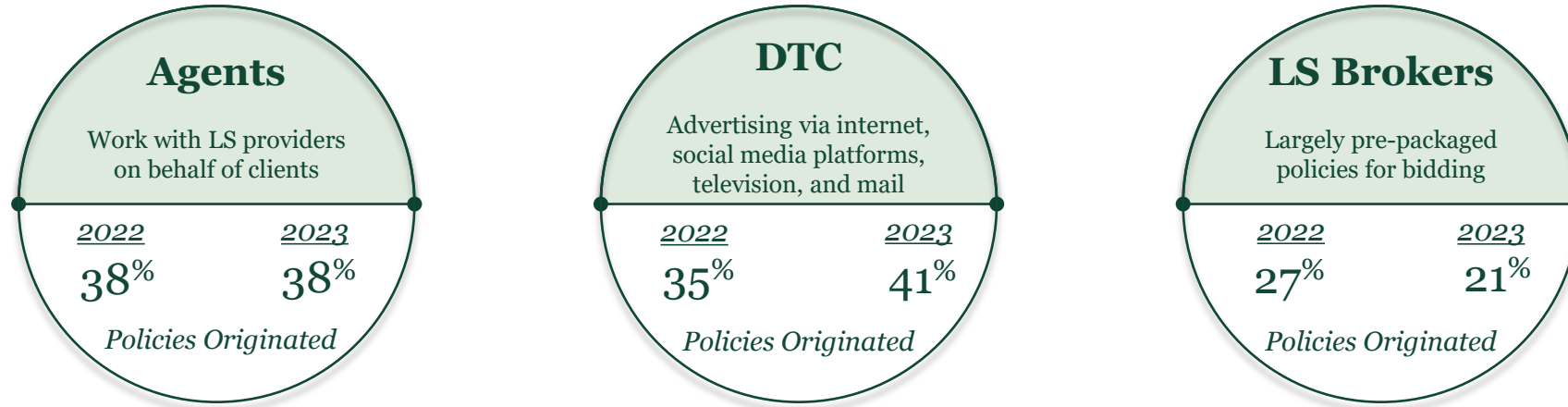
1. A Rating or better determined by AM Best and classified as insurance companies that have or exceed an "excellent ability to meet their ongoing obligations".
2. Abacus return and standard deviation based on its entire portfolio (holding and trading) as of August 2022 and then extrapolated to August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

Abacus is at the Heart of the Life Settlements 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

long-term relationships with 78 institutional origination partners

access to over 30,000 financial advisors

70-person origination team with 30 sales members, assigned by channel

49 states with ability / license to operate

Note: LS abbreviation denotes "Life Settlement".

2024 Operations & Execution Team

120 Person Operational & Execution Team

Policy Acquisition

102 Team Members

- 35 – Sales Team
- 19 – Acquisition Managers & Case Processors
- 16 – Contracts, In-House Counsel, and Accounting
- 8 – Marketing and IT
- 17 – Trading, Analysts, Servicing
- 7 – Executive

ABL Wealth

7 Team Members

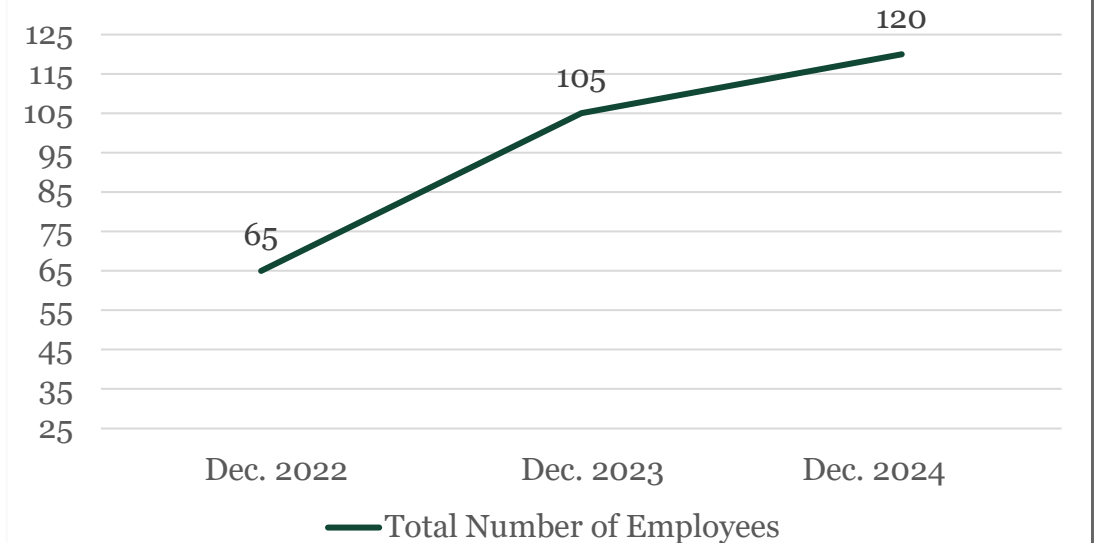
- All Team Members are dual role with ABL
- 2 – New Hires – Elena Plesco – Fei Xue

ABL Tech

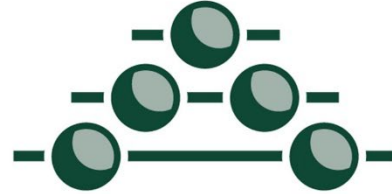
11 Team Members

- 4 Executives and Sales
- 7 – Programmers/Coding

Total Number of Employees



Note: Size of operational & execution team as of June 30th, 2023.



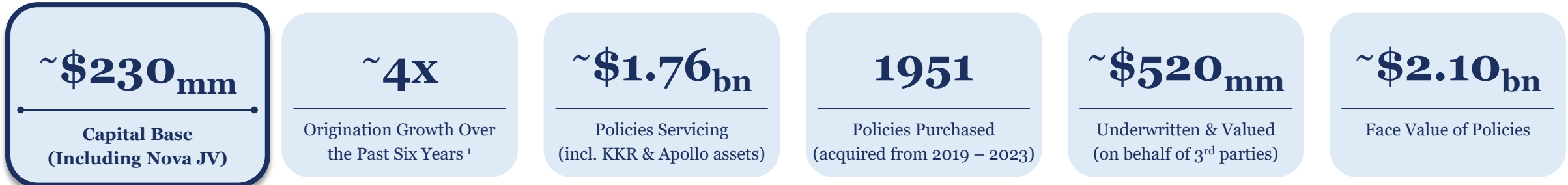
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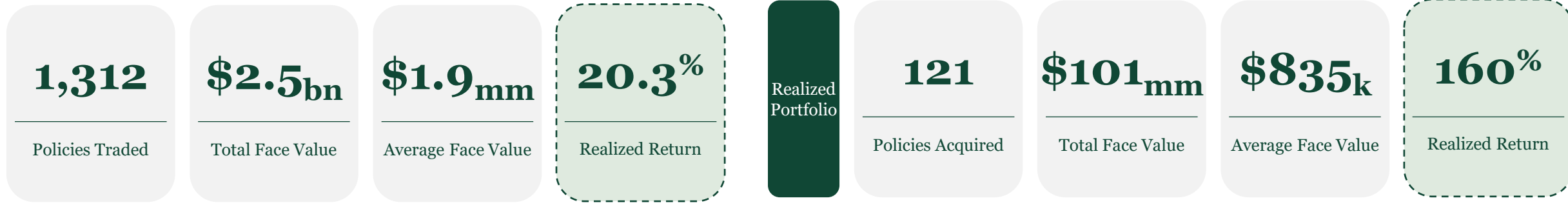
ABL Wealth

Aggregated Historical Track Record

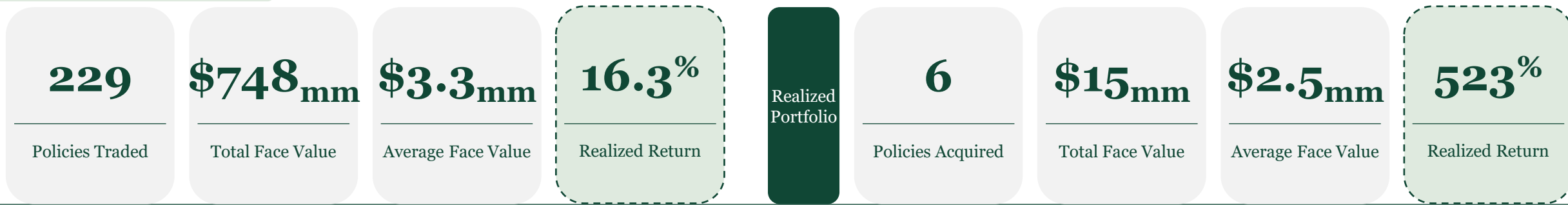


Traded Portfolio Held Portfolio

Portfolio - Incl. KKR

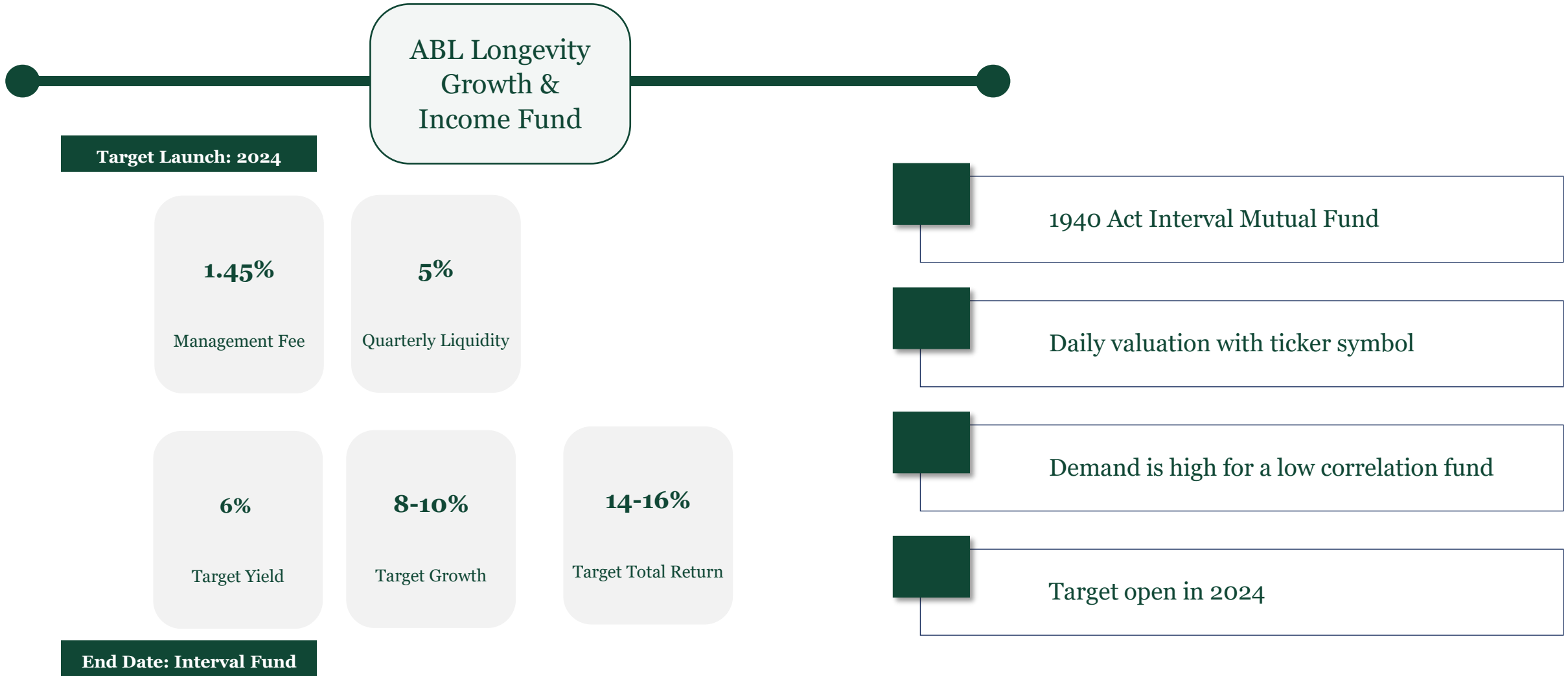


Portfolio - LMA Exclusive



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

ABL Longevity Growth and Income Fund Target Launch 2024 – ABLGX(1)



Aligned with 80BN RIA for back office and Advisor growth

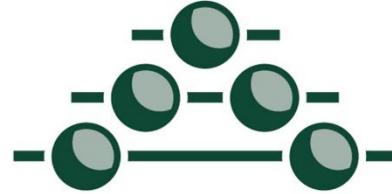
Experienced team to manage operations

Will Receive ABL Non-Qualified Leads

Offer custom financial solutions using Lifespan as the core driver of portfolio allocation

Acquire strategic RIAs and Advisors





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*The Power of Data & Tech:
ABL Technologies (abltech.com)*

ABL Tech – Mortality Tracking

Mortality Verification

Software as a Service
(SaaS)

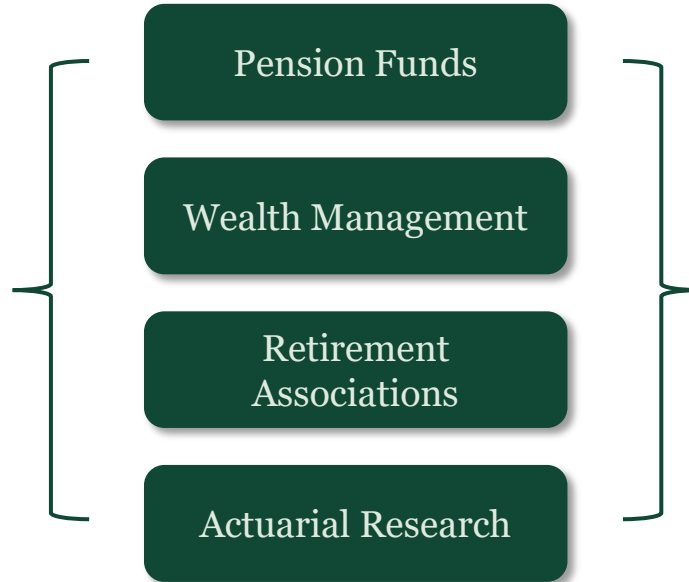
Fraud Prevention

Legal and Regulatory
Requirements

Research

MVerify

Fully Automated Mortality Tracking
Continuously monitors Federal, State, and Obituary Records
Updated Daily
Fully Customizable Reports with Client Portal



LifeTrac

Fully Automated Participant Locator
Identify Address and Phone Number of Participants
Utilizes DeathTrac
Fully Customizable Reports with Client Portal

ABL Tech: Aging IQ and Live Life Table

Drive Wealth Planning Through AI & Longevity

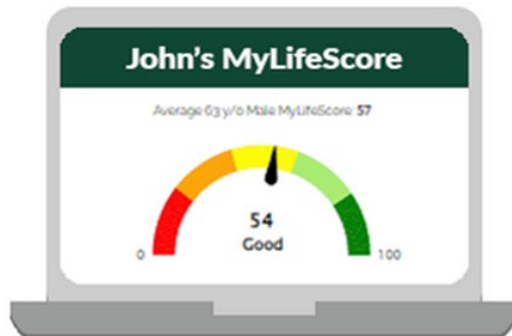
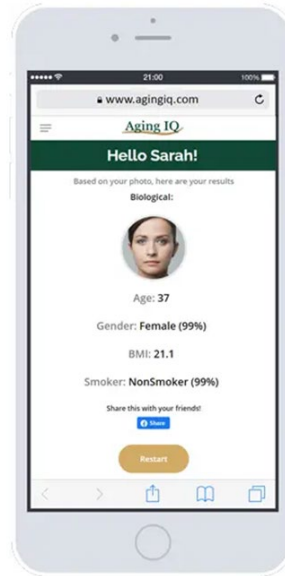
Aging IQ

MyTrueAge

- AI Technology to estimate biological age

MyLifeScore

- Data-Driven approach to estimating healthspan and lifespan



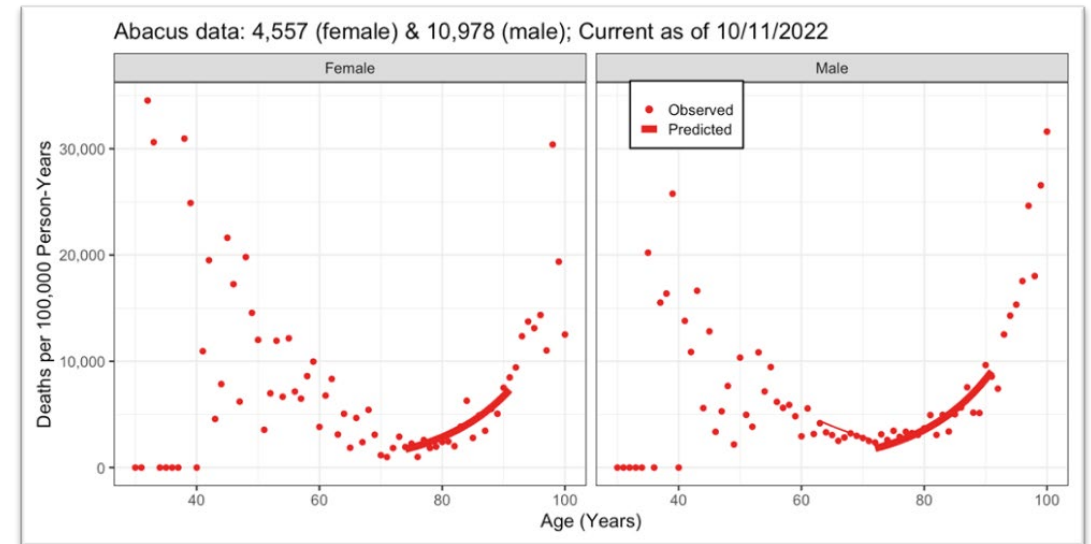
Live Life Table

Industry standard with 20+ years of longevity data

Updates data in real time

More accurate mortality assumptions

Wealth Planning



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 ¹

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

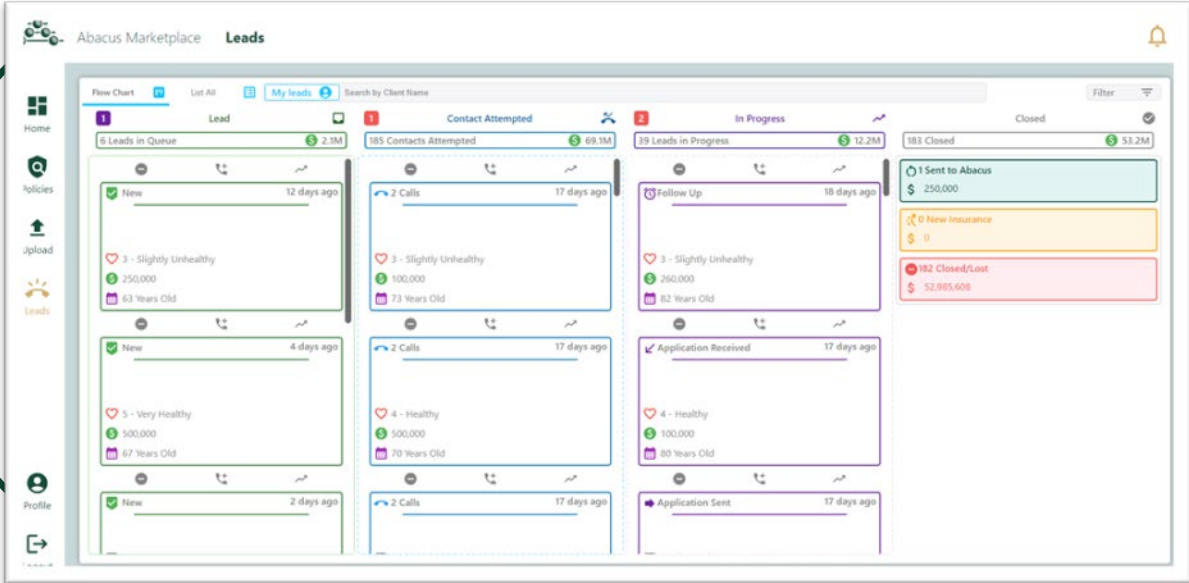
1. Illustrative example.

ABL Tech: 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.

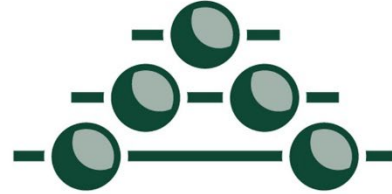
IDCERTin		TrustEnomics	
PayCERTin		FileCERTin	
WorkCERTin		TeamCERTin	
TrackCERTin		BCERTin Vault	
ShopCERTin		MeetCERTin	
SignCERTin		MarketCERTin	

Remove Bank as Intermediary

Instantly Transact Tertiary Policies

Secure Transactions Through Smart Contracts





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Marketing and Advertising

Marketing Performance/Strategy

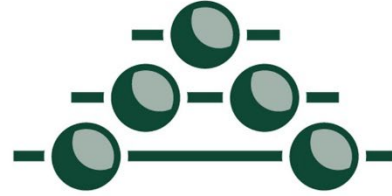
Client Education 2023



- National strategy continues to perform well, generating a 13x lead growth YoY
- 67,618 seniors spoke to Abacus about their policies

Spending Efficiency

- Market saturation is strong on major news channels including Fox, CNN, FBN, Bloomberg, and MSNBC
- Diminishing returns not yet reached, CPL continues to drop with higher spend volume
- Low competition; high intent leads



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Q4 Financial Information and Proforma

2023 KPI vs Projected

Origination based results

EBITDA was lower due to cash projection at close

Assumptions were within range using last 2 quarters of 2023

2023 Actuals

\$1.1B

Originated Face Value

633

Policies Originated

\$219M

Capital Deployed

345

Policies Traded

2023 Projected (as of Aug 2022)

\$930mm

Originated Face Value

620

Policies Originated

\$223M

Capital Deployed

362

Policies Traded

10-Q 4th Quarter Financial Summary

Added additional staff

Closed ABL Bond Offering – ABLLL – 60M \$35M in Nov 2023 and \$25M in Feb 2024

Significant origination growth

Exceeded projections in several categories

Strong 4th Qtr. – led by carrier transactions and originations

Proforma Key Performance Indicators

Full Year 2023 Compared to Full Year 2022

14%

Revenue % Increase

46%

Origination Capital Deployed % Increase

13%

Adj. EBITDA % Increase

FY 2023 Financials Overview

Gross Revenue	\$79.4 million
EBITDA	\$39.3 million
Origination Capital Deployed	\$219 million

FY 2023 Financial Information

Abacus Life, Inc. Proforma Revenue and Operating Expenses

	FY 2023	FY 2022
Revenues:		
Portfolio Servicing	1,002,174	1,470,972
Origination	10,596,541	25,203,463
Active Management	67,990,018	43,242,580
Total Revenue	79,588,733	69,917,015
Operating Expenses:		
Sales and marketing	4,905,747	2,596,140
General, administrative and other	31,331,151	9,971,247
(Gain) loss on change in fair value of debt	2,356,058	90,719
Unrealized loss (gain) on investments	(1,369,111)	1,045,623
Depreciation and amortization expense	3,415,525	18,588
Total Operating Expenses	40,639,370	13,722,317

FY 2023 Financial Information (cont'd)

Abacus Life, Inc. Proforma Adjusted Net Income

	FY 2023	FY 2022
Net Income attributable to Abacus Life, Inc.	\$ 9,516,628	\$31,682,276
Net Income for Abacus Settlements, LLC [1]	(974,901)	(52,495)
Net income attributable to Abacus Life, Inc.	8,541,727	31,629,781
Net income attributable to non-controlling interests	(482,139)	704,699
Amortization of intangibles	3,364,167	-
Stock compensation expense	10,768,024	-
Loss on change in fair value of warrant liability	4,204,360	-
Tax impact [2]	2,069,993	
Proforma Adjusted Net Income	\$ 28,466,132	\$ 32,334,480

[1] Net income attributable to Abacus Settlements, LLC in 2023 includes YTD June 2023 and all of 2022

[2] 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.

FY 2023 Financial Information (cont'd)

Abacus Life, Inc. Proforma Adjusted EBITDA

	FY 2023	FY 2022
Net Income attributable to Abacus Life, Inc.	\$ 9,034,489	\$ 32,386,975
Net Income for Abacus Settlements, LLC	(974,901)	(52,495)
Proforma Net Income	8,059,588	32,334,480
Depreciation and amortization expense	3,481,174	109,604
Interest expense	9,866,657	51,615
Interest income	(596,681)	(3,673)
Income tax	1,471,721	891,961
Stock compensation	10,768,024	-
Other (Income) / Expense	(108,200)	346,740
Loss on change in fair value of warrant liability	4,204,360	-
Loss on change in fair value of debt	2,356,085	90,719
Unrealized (gain) / loss on investments	(1,369,112)	1,045,623
Proforma Adjusted EBITDA	\$ 38,133,589	\$34,867,069

Q4 2023 Financial Information (cont'd)

Abacus Life, Inc. Return on Equity (ROE) and Return on Invested Capital (ROIC)*

	For the Year Ended December 31, 2023
Return on Equity	
Total Stockholder's Equity	164,070,076
Net Income Attributable to common stockholders	9,516,626
ROE	5.8%
Proforma Adjusted Net income	28,466,132
Adjusted ROE	17%

	For the Year Ended December 31, 2023
Return on Invested Capital	
Total Assets	331,826,067
Less:	
Intangible assets, net	(29,623,130)
Goodwill	(140,287,000)
Current Liabilities	(23,326,331)
Total Invested Capital	138,589,606
Net Income Attributable to common stockholders	9,516,626
ROIC	6.9%
Proforma Adjusted Net income	28,466,132
Adjusted ROIC	21%

* Annualized return on invested capital (ROIC), a non-GAAP measure, is defined as Adjusted net income for the quarter divided by the result of Total Assets less Intangible assets, net, Goodwill and Current Liabilities multiplied by four. ROIC is not a measure of financial performance under GAAP. We believe ROIC should be considered in addition to, not as a substitute for, operating income or loss, net income or loss, cash flows provided by or used in operating, investing and financing activities or other income statement or cash flow statement line items reported in accordance with GAAP.

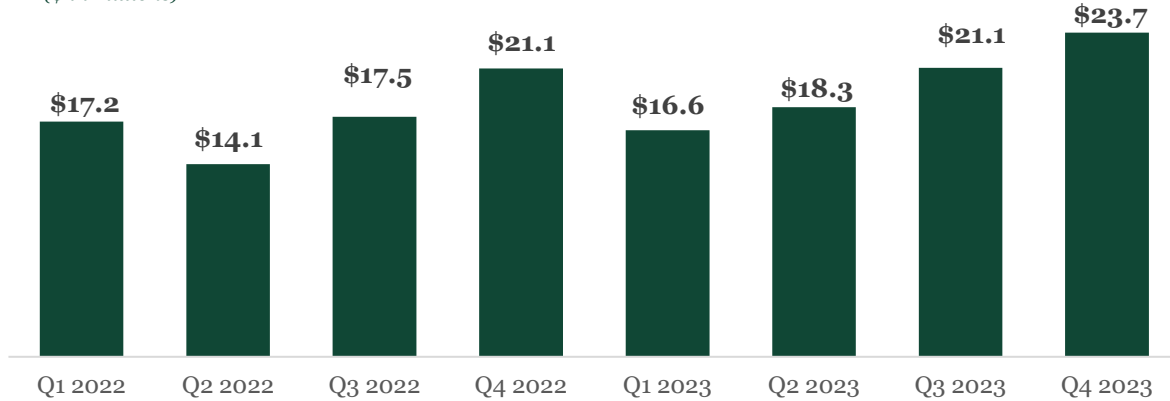
Annualized return on equity (ROE), a non-GAAP measure, is defined as Adjusted net income divided by total shareholder equity multiplied by four. ROE is not a measure of financial performance under GAAP. We believe ROE should be considered in addition to, not as a substitute for, operating income or loss, net income or loss, cash flows provided by or used in operating, investing and financing activities or other income statement or cash flow statement line items reported in accordance with GAAP.

Management uses ROE and ROIC as internal operating performance measures in the management of business as part of our capital allocation process. We believe ROE and ROIC provide useful supplemental information to investors as it is frequently used by the financial community to analyze financial performance between periods and for comparison among companies. ROE and ROIC should not be viewed as a substitute for metrics calculated in accordance with GAAP, and other companies may define these metrics differently.

Consolidated Proforma Historical Financial KPIs (Q1 2022 – Q4 2023)

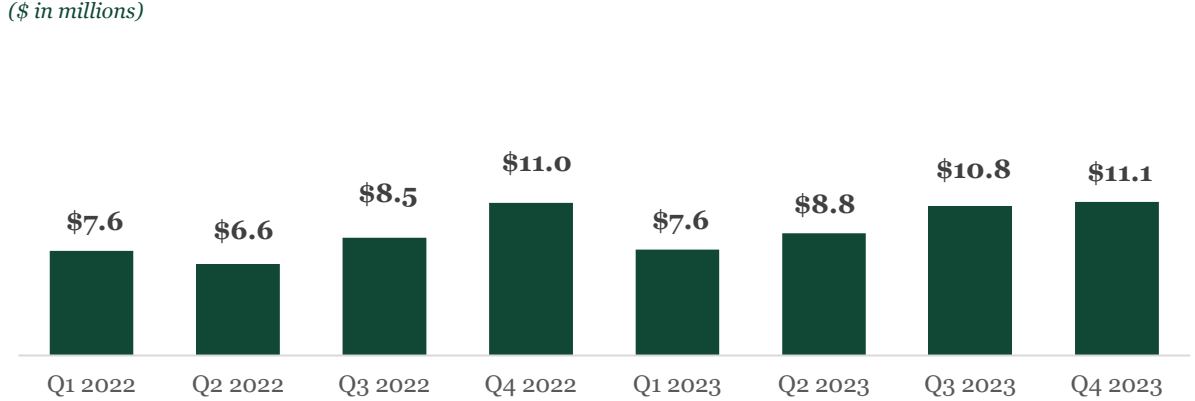
Revenue

(\$ in millions)

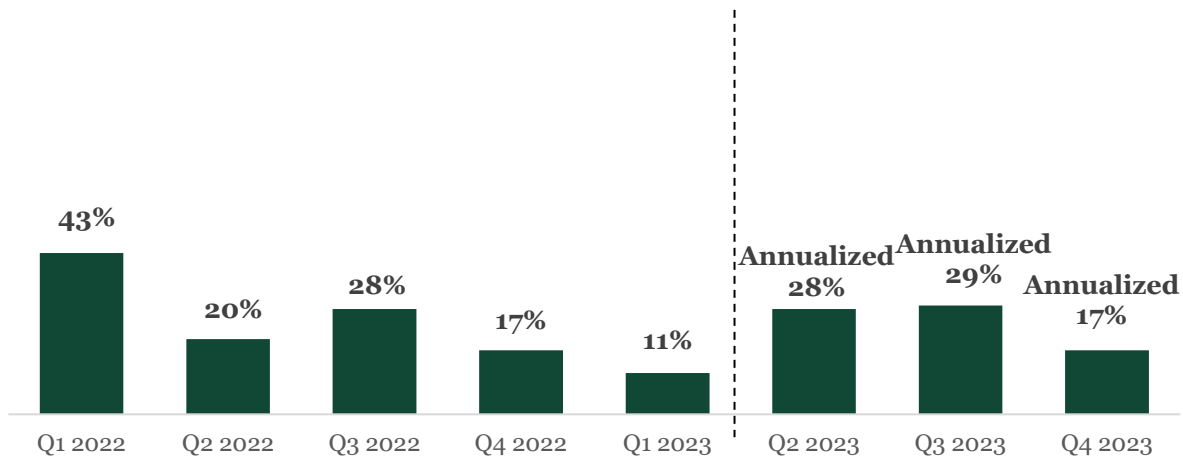


EBITDA

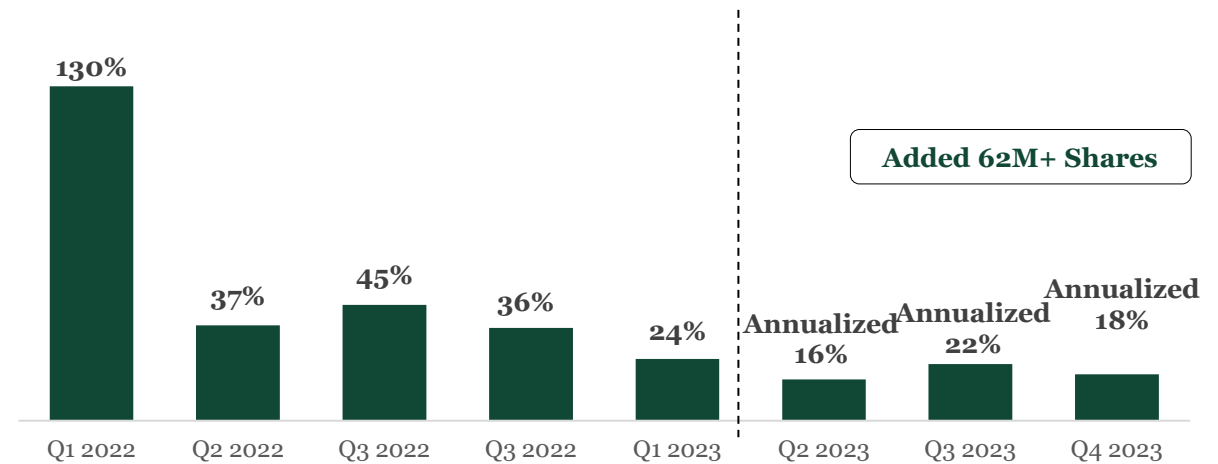
(\$ in millions)



Adjusted Quarterly Return on Invested Capital



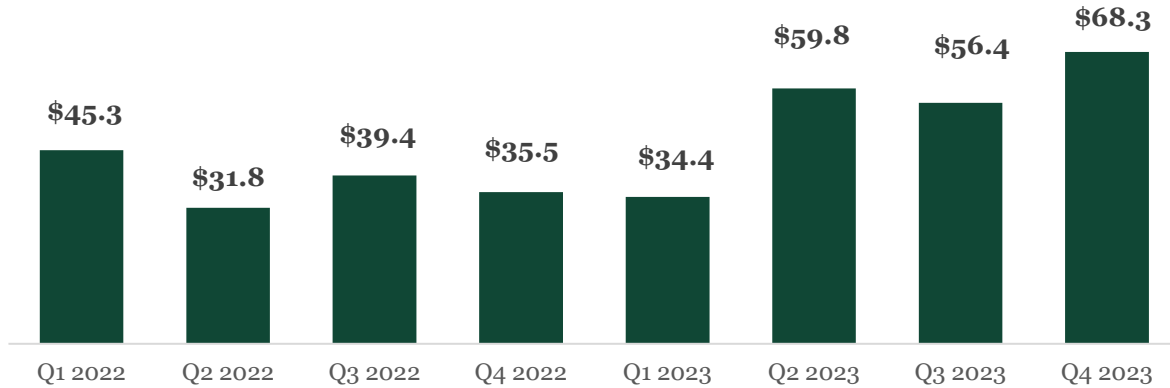
Adjusted Quarterly Return on Equity



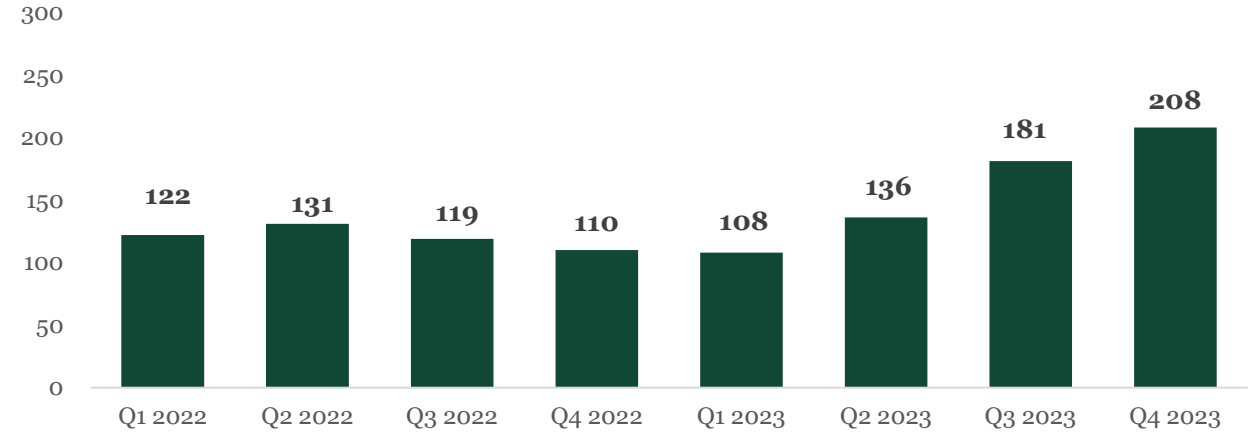
Additional Origination KPIs (Q1 2022 – Q4 2023)

Capital Deployed Through Abacus

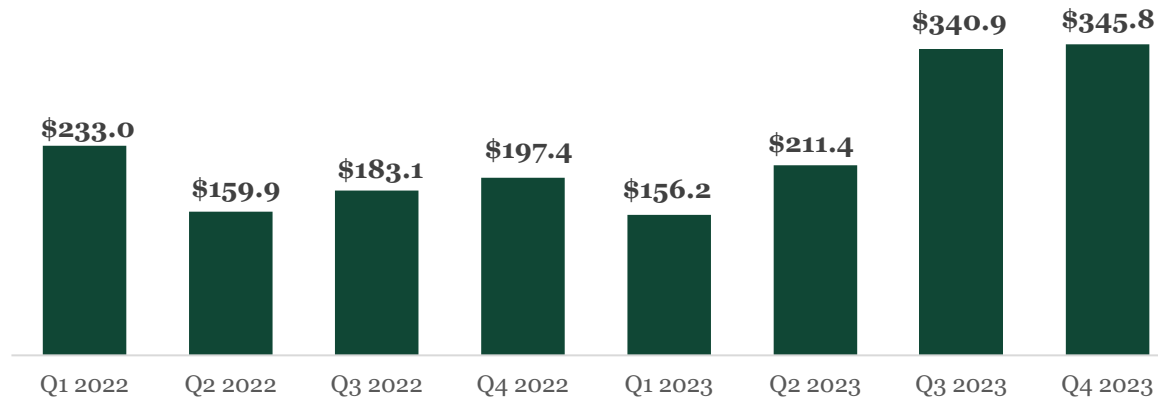
(\$ in millions)

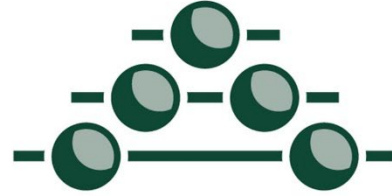


Number of Originations



Face Value Originated Through Abacus





ABACUS LIFE

KNOW THE VALUE OF YOUR LIFE

NASDAQ | ABL