ABACUS
GLOBAL MANAGEMENT, INC.
NYSE | ABX

Q3 2026 Investor Presentation

November 5th, 2026

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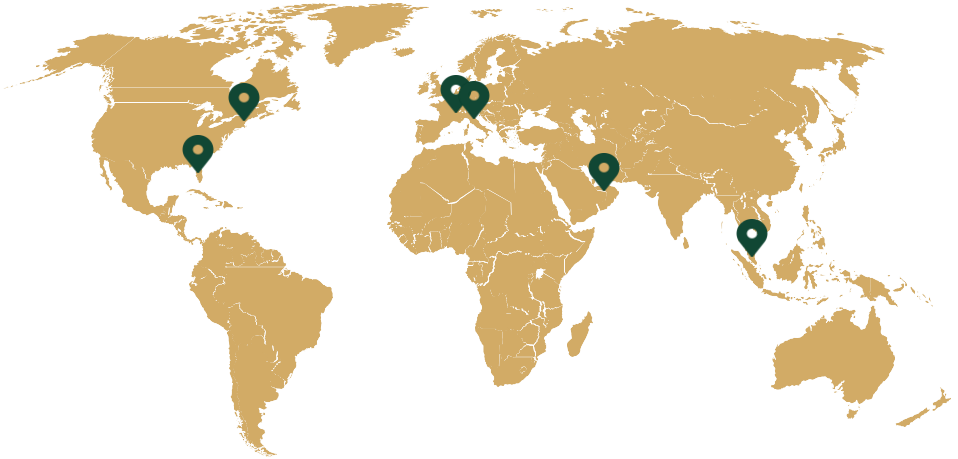
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Abacus Global Management Overview



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

~$3.8 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 September 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
- +196% YoY growth; ~7.9M+ 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
- ~$3.4B in fee-paying AUM[1]
- 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

[1]Fee-paying AUM represents assets on which Abacus earns management, servicing, or advisory fees.

Why Abacus? Three Pillars of Corporate Strategy

Building Durable Value Through Market Leadership

Dominant Player in Underpenetrated Market — 1

Annual TAM: **~$228B[1]**
Industry Penetration: **~2-3%[2]**
Abacus Market Share: **~25%[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: **3.0x/year[5]**
Adjusted ROIC: **21%[5]**
Adjusted 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: **~11%[5]**
Target Mix: **70% *(5-Year Target)***
Impact: **2-3 points per 10%**

- **Asset Group: ~$3.4B fee-paying AUM[6], generating recurring management fees**
- Tech: ~7.9M+ lives tracked, SaaS economics
- Wealth: 2026 launch, generating recurring advisory fees

[1]A Conning Strategic Study (2026)
[2]Based on approximately $4-5B of face value annually transacted for the entire industry
[3]Approximate market share (The Deal 2024 League Table)
[4]Active originator defined as purchasing over thirty secondary contracts, based on data publicized by The Deal (2024)
[5]Data as of 09/30/2026
[6]Fee-paying AUM represents assets on which Abacus earns management, servicing, or advisory fees.

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	Q3 2026
Gross Revenue	$76.9M
Adjusted Net Income (Gross)[1]	$29.4M
Adjusted EBITDA[1]	$42.3M
Capital Deployed for Policy Purchases	$235.3M
Average Realized Gain on Policies Sold	24%

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

Growth – Q3 2026

YoY Revenue Growth

22%

YoY Growth in Capital Deployed

130%

Total Capital Inflows[2]

$486M

Profitability – Q3 2026

Adjusted Annualized ROE[1]

26%

Adjusted Annualized ROIC[1]

21%

Adjusted EBITDA Margin[1]

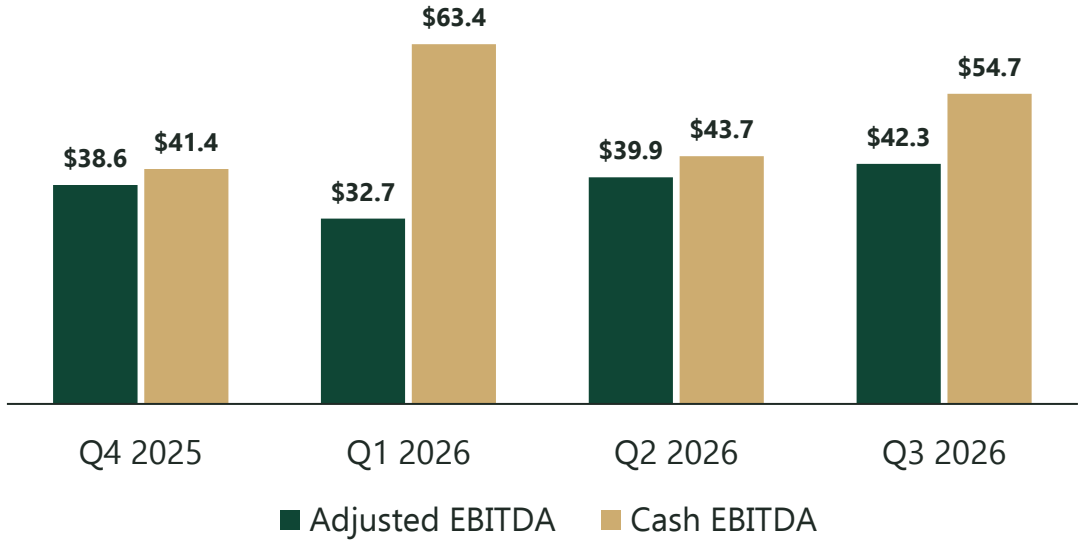
55%

Accelerating Cash Conversion

Cash EBITDA has exceeded Adjusted EBITDA in each quarter since Q4 2025

Quarterly Comparison

($ in Millions)

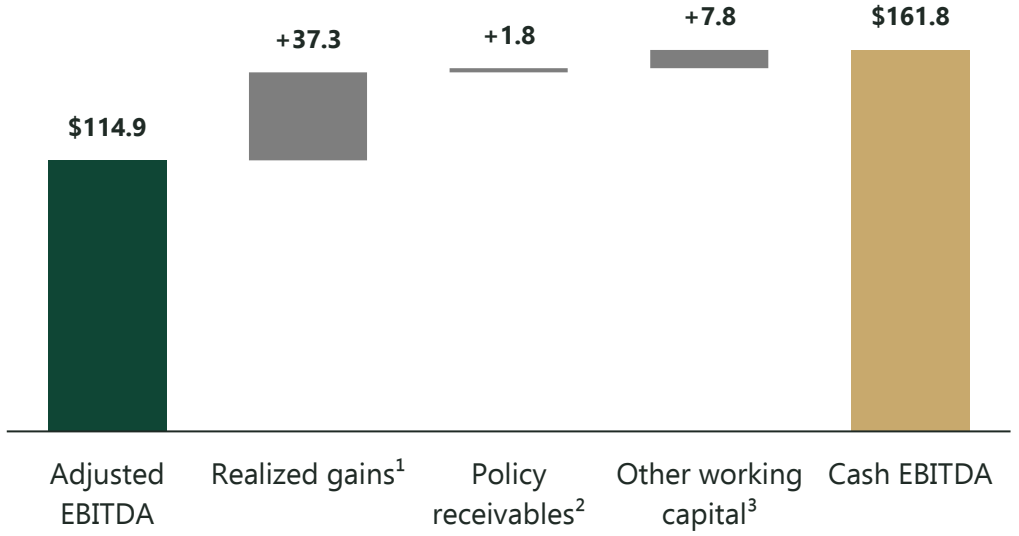


132%
LTM Cash EBITDA / Adjusted EBITDA

$203.2M
LTM Cash EBITDA

Adjusted EBITDA to Cash EBITDA, 9M 2026

($ in Millions)



1. **Realized gains:** conversion to cash of previously recorded unrealized policy gains as policies matured or were sold
2. **Policy receivables:** cash collected on policy receivables
3. **Other working capital:** other working capital movements and non-cash lease expense

Adjusted EBITDA, Realized EBITDA and Cash EBITDA are non-GAAP measures. See reconciliation in the Financial Appendix.

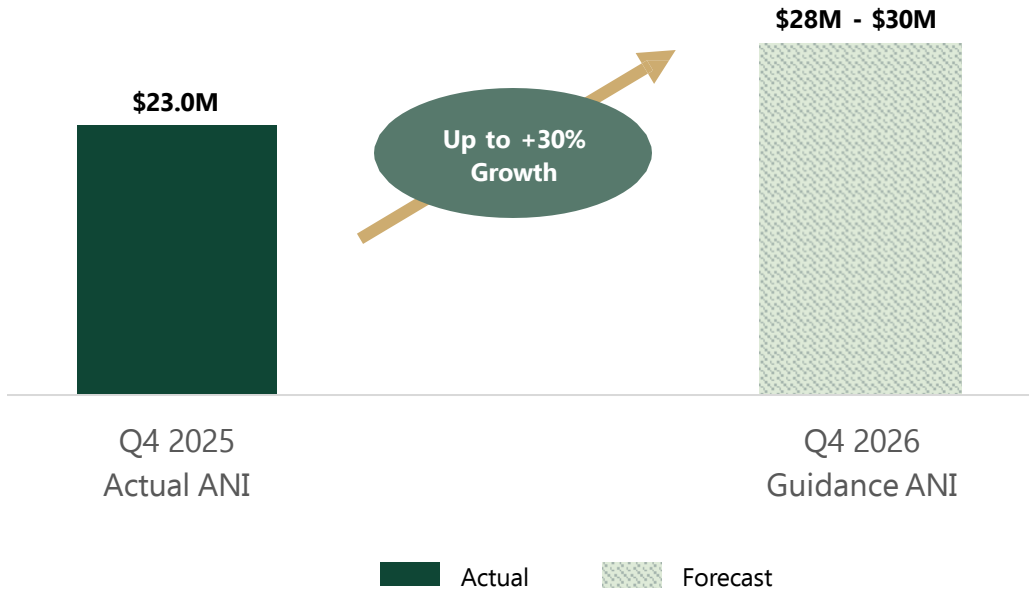
Q4 2026 Guidance

Enhancing Near-Term Visibility

Metric	Q4 2025 Actual	Q4 2026 Guidance	Implied YoY Change (%)
Adjusted Net Income (Gross)[1]	$23.0 million	**$28 million - $30 million**	**Up to +30%**
Adjusted EPS (Gross)[1]	$0.23	**$0.28 - $0.30**	**Up to +30%**

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, presented before tax effects, and based on a diluted share count. These measures have not been adjusted for estimated tax impact.

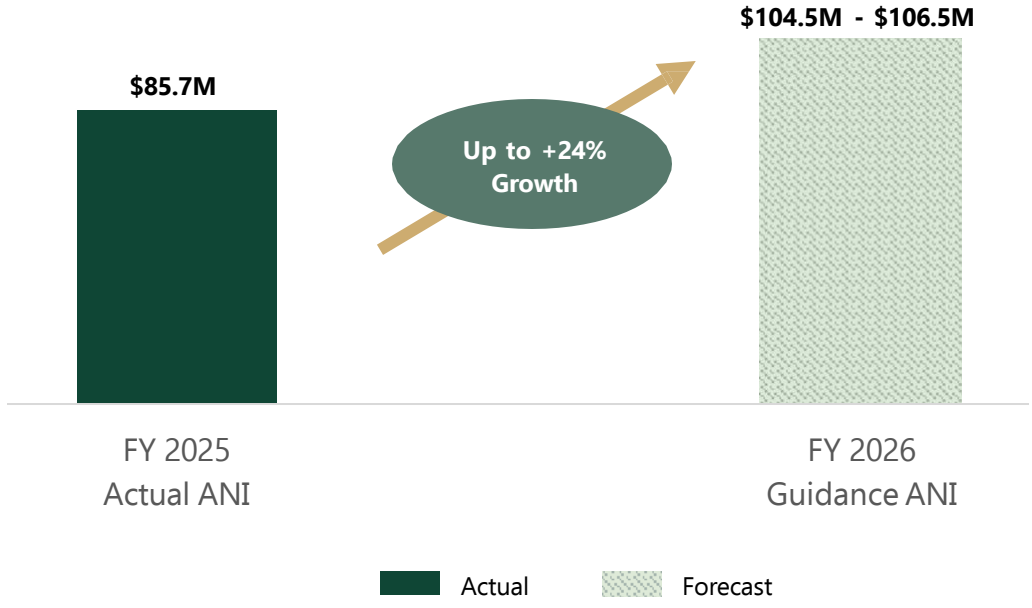
FY 2026 Guidance

Positioned for Continued Growth

Metric	FY 2025 Actual	FY 2026 Guidance	Implied YoY Change (%)
Adjusted Net Income (Gross)[1]	$85.7 million	**$104.5 million - $106.5 million**	**Up to +24%**
Adjusted EPS (Gross)[1]	$0.86	**$1.05 - $1.07**	**Up to +24%**

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

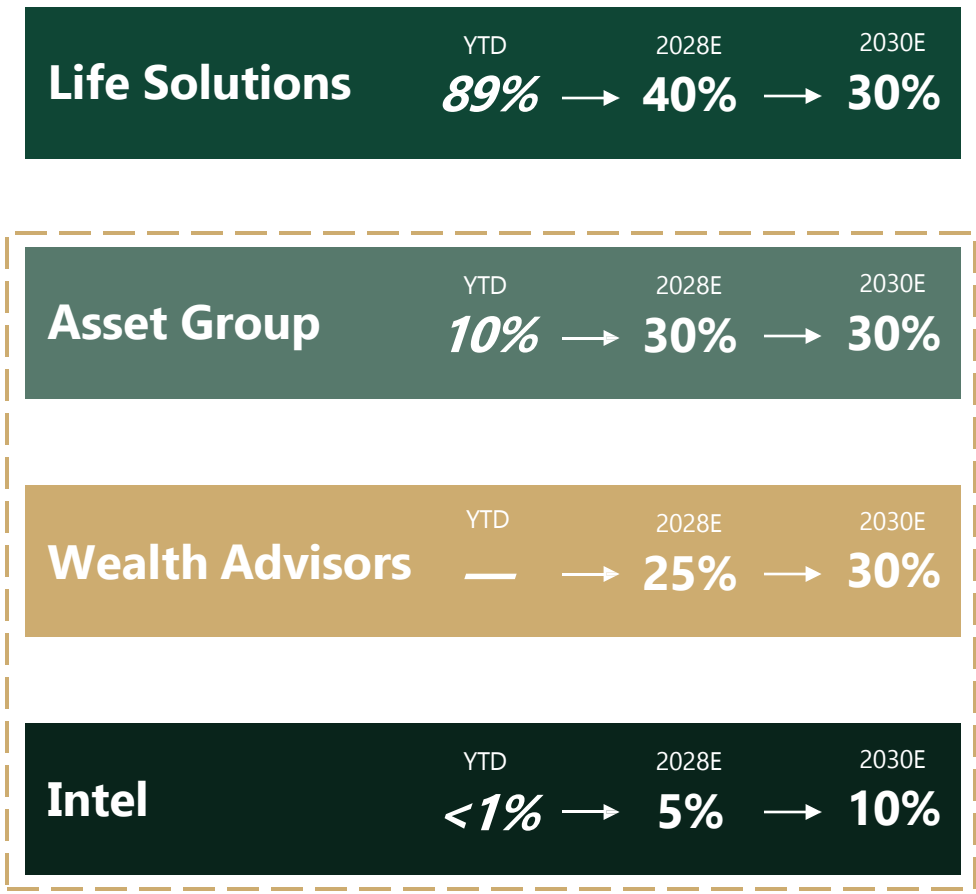


[1]Adjusted Net Income and EPS guidance are gross figures, presented before tax effects, and based on a diluted share count. These measures have not been adjusted for estimated tax impact.

From Origination to Platform

The Revenue Transformation Underway

Revenue Mix Evolution



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 $35B+ addressable market
- Accuquote integration expands digital DTC funnel, lowering acquisition costs

- Closed largest securitization to date: oversubscribed, upsized $400M+ deal with investment grade rated notes, expanding AUM and recurring fees
- 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 the 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
- Expansion into pension administration services

Recurring Revenue Divisions

*Data as of 09/30/2026

Abacus Life Solutions:

Policy Sourcing & Origination

Metric	YTD
Total Policies Reviewed	101,037
Qualified Policies Reviewed	35,887

- 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

[1]"IMPACT FACTS: Life Insurance In Force" – ACLI 2024 Life Insurers Fact Book
[2]A Conning Strategic Study (2026)
*Policies reviewed include both Secondary and Tertiary Market activity. Data as of 09/30/2026.

Market Opportunity

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

Secondary Market — ~$228 Billion[2]

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

Tertiary Market — ~$35 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]

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 $8 billion in face value realized through maturities or sales
- ~$2.8 billion of fee-paying AUM[2] 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	Q3 2026
Capital Inflows	$452.4M
Management Fees[1]	$4.2M

9-Months 2026 — Delivered

- ✓ ~$997M of inflows through Q3, vs. $604M in all of 2025
- ✓ Interval fund launched as ABXGX
- ✓ Largest securitization to date closed: $400M+, 2x oversubscribed

Q4 2026 — On Track

- ➔ Market-Linked Series longevity fund launching
- ➔ Next securitization in preparation for Q1 2027

[1]Includes both management and servicing fees across all longevity funds
[2]Fee-paying AUM represents assets on which Abacus earns management, servicing, or advisory fees.

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

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

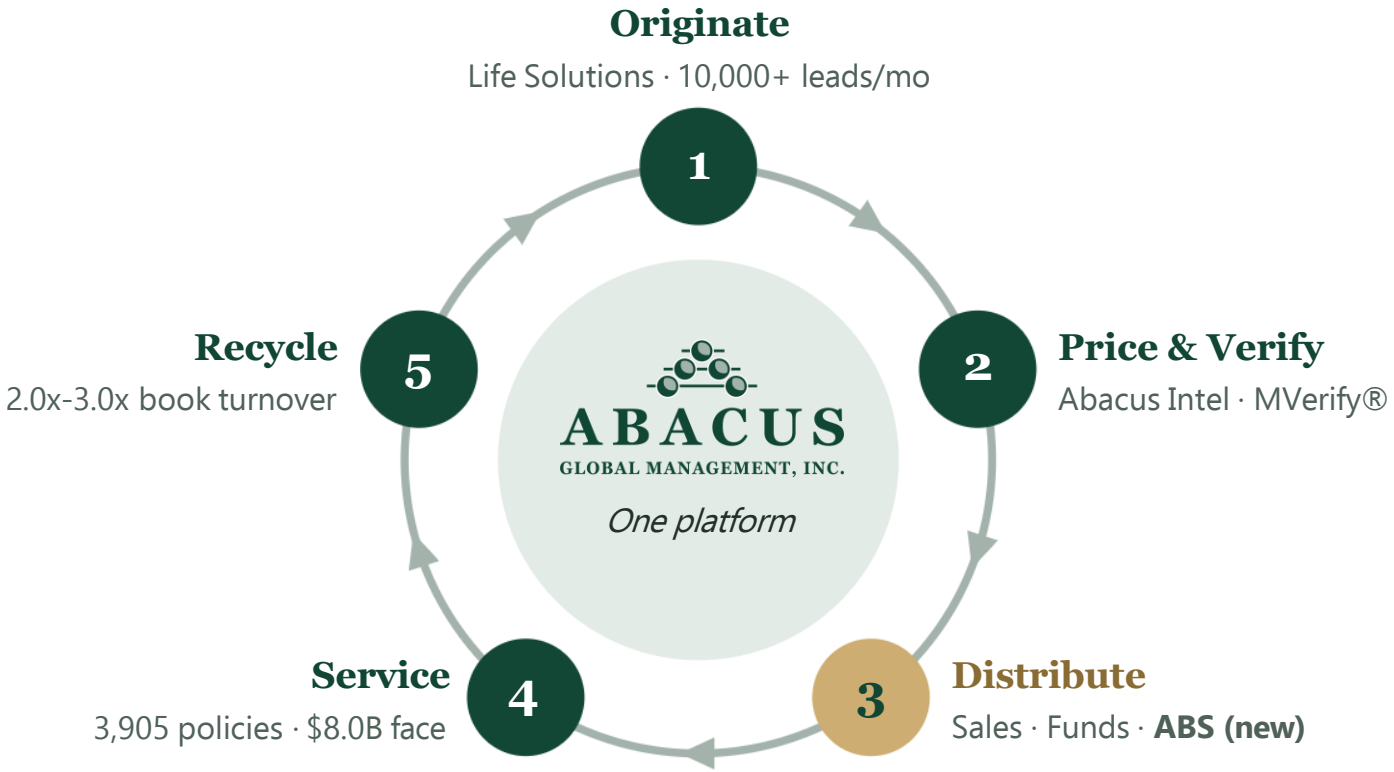
3 Securitization

Structured products collateralized by longevity assets

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

The Abacus Flywheel: Securitization Adds Speed

Cheaper, broader capital lets every turn of the wheel fund the next



Why Securitization?

Cheaper capital
Investment-grade notes are set to fund more origination per dollar of equity

Faster recycling
Capital returns faster and is re-deployed into originations

Recurring income
Abacus keeps the residual and the servicing fees

New investors
Insurance companies and other fixed-income buyers enter the asset class

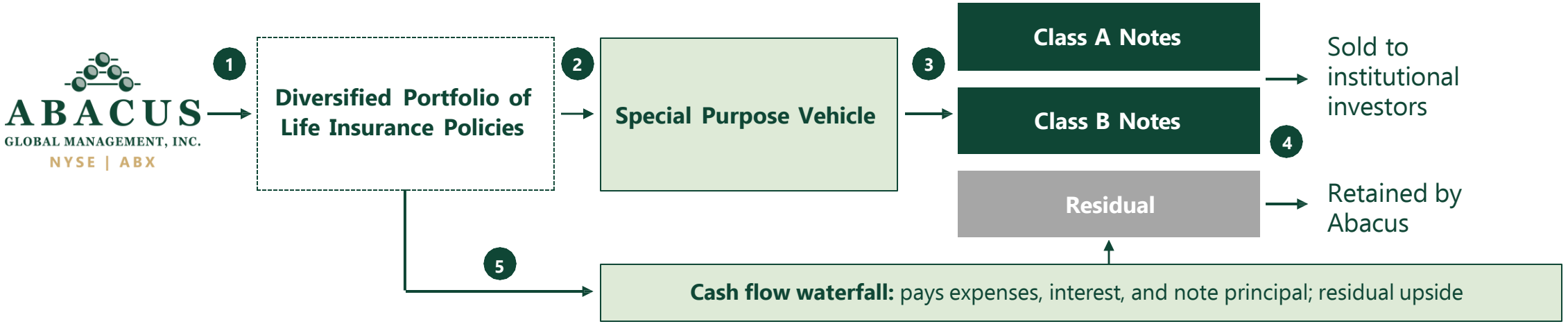
Repeatable program
Foundation built to issue programmatically

Q3 2026 Securitization

Oversubscribed and upsized, with a foundation built for future deals

$400M+	~8x	Investment Grade	Upsized
Total structure[1]	Size of our inaugural deal	Rated Class A and B notes	On oversubscribed demand

How It Works



1 Abacus pools originated policies

2 Policies sold into an SPV; Abacus earns gain on sale

3 SPV issues notes backed by policy collateral

4 Notes sold; residual kept

5 Policy maturities flow through the waterfall

[1]Includes Class A and Class B notes and residual interest; closed September 2026. Notes privately placed and not registered under the Securities Act.

Distribution Channel Evolution

Securitization offers Abacus an incremental, scalable channel for policy distribution

	STAGE 1 · 2004 → Institutional Sales	STAGE 2 · 2023 → Managed Funds	STAGE 3 · 2025 Securitization
Buyers	Third party managers, funds, family offices, insurers	Institutional investors through Abacus longevity funds	Primarily insurance companies, via SPV issued rated notes
Upfront Gain	**~20–25%**	Average realized gain on policies sold, earned in every channel under one pricing framework[1]	
Valuation	Done by buyer	Independent third-party	Independent third-party with investor involvement
Recurring Fees	**None** One time sale	**75–100 bps[2]** Annually, on new fund products	**50–100 bps[2]** Annually, on portfolio value
Potential Upside	**None** Buyer keeps the upside	**Performance fees** Above hurdle rates	**Retained Residual** Upside potential

[1]~24% in Q3 2026; historically 20–25%; presented gross
[2]Management and/or servicing fees, depending on the vehicle

Abacus Asset Group:

Policy Servicing—Ensuring Integrity & Timeliness

3,905
Policies Serviced
✓ Active Portfolio Management

3,649
Insureds
✓ Comprehensive Tracking

$8.0B
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 09/30/2026

Abacus Asset Group: Suite of ETF Solutions

$650M
Assets Under Management

70+
Institutional Holders

7
Unique FCF-Powered Systematic Strategies

30+
Themes/Categories Covered

Source: Bloomberg, Abacus FCF Advisors, U.S. Bancorp. Data as of 09/30/2026.
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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

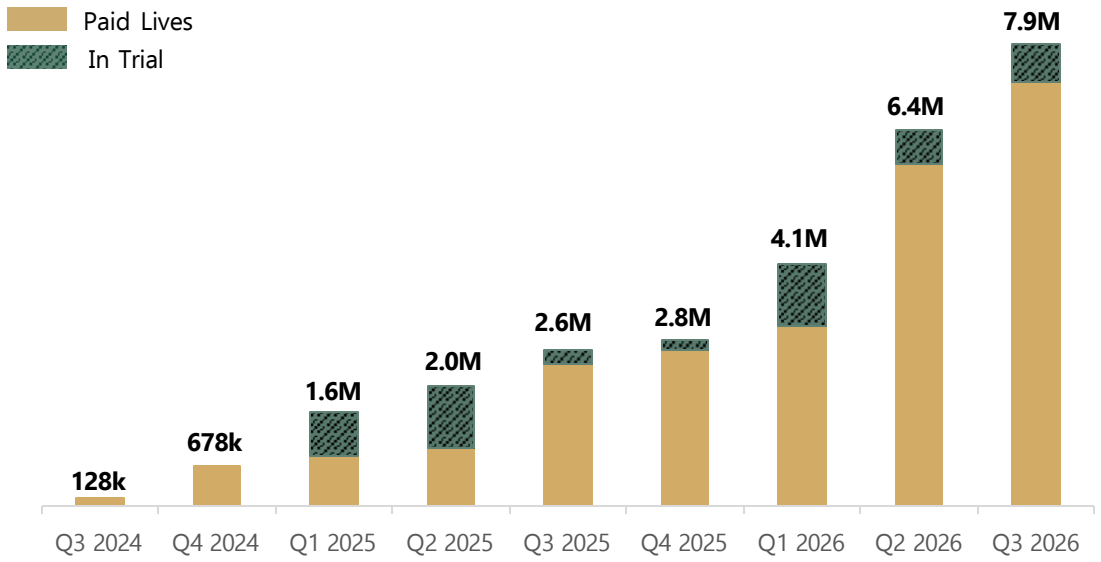
Abacus Intel: Built to Scale

Unlocking New Revenue Channels From Insurance to Pensions

+196% 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)	2,400,000
Public pension funds	1,000,000
Insurance	1,000,000
Union pension funds	500,000
Total addressable lives	**4,900,000**

Abacus Wealth Advisors: LifeARC™

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

The Planning Problem

Traditional financial planning treats everyone 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 individual's medical records coupled with Abacus's proprietary actuarial data, decades of policy pricing history, and its lifespan modeling.

LifeARC Early Traction Since Launch

357
Inquiries to date

$500M+
Investable assets reported by inquirers[1]

~$7M
Avg. per inquiry in week one; largest at $20M

66
Average inquirer age; 91% are 50+

100%
Opted in to be contacted

6 of 7
First inquiries came via lifespan calculator[1]

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.

[1]Investable assets are self reported by inquirers and do not represent assets under management. Data as of 09/30/2026.
LifeARC provides a lifespan estimate and is not a guarantee. 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 Opportunity



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

Lead Generation & Referrals

Abacus Life Solutions generates roughly 10,000 consumer leads per month. Leads that meet Manning & Napier's qualification standards are referred to its advisory platform, and Manning & Napier refers life settlement opportunities to Abacus.

Two-way referral channel

Product Development & Distribution

Manning & Napier has the opportunity to offer Abacus Asset Group products where appropriate, such as ETFs, longevity funds, and asset-based finance strategies—potentially creating a new distribution channel and revenue layer.

Potential new distribution channel

Joint Client Solutions

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

Potential co-built products

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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Q3 2026 Financial Overview

Q3 2026 Financial Performance Highlights

Key Quarterly Achievements

1. Total revenue increased to $76.9 million, compared to $63.0 million in the prior-year period
2. GAAP Net Income attributable to shareholders was $14.5 million, compared to $7.1 million in the prior-year period
3. Adjusted Net Income grew to $29.4 million, compared to $23.6 million; and Adjusted EBITDA increased to $42.3 million, compared to $37.9 million in the prior-year period
4. Closed the Company's largest securitization to date: an oversubscribed, upsized $400+ million dual tranche deal with investment grade rated notes, expanding AUM[2] and recurring fee revenue
5. Longevity funds collectively raised $452.4 million in the quarter, up 538% compared to the prior-year period

Q3 2026 vs Q3 2025 Performance

22%
Revenue % Increase

12%
Gross Adj. EBITDA % Increase

24%
Adj. Net Income % Increase

Q3 2026 Financials Overview	
Gross Revenue	$76.9M
Adjusted Net Income (Gross)[1]	$29.4M
Adjusted EBITDA[1]	$42.3M
Capital Deployed for Policy Purchases	$235.3M
Adjusted Annualized ROIC[1]	21%
Adjusted Annualized ROE[1]	26%

[1]Non-GAAP financial measure. See reconciliations to the nearest comparable GAAP measure in the Financial Appendix.
[2]Fee-paying AUM represents assets on which Abacus earns management, servicing, or advisory fees.

Increasing Annual Dividend

Strong Cash Generation Enables Shareholder Returns While Funding Growth

$0.22 ***per share***

Up 10% from $0.20 per share last year

Record Date as of December 1, 2026

Why Increase Now?

- Company is on track for another record-breaking year in terms of earnings and capital deployment
- Capital-efficient model (3.0x turnover) requires minimal reinvestment to sustain growth



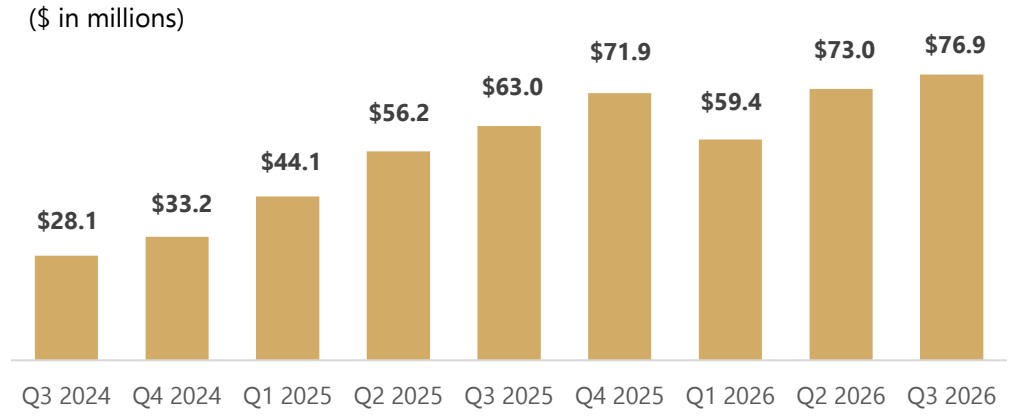
+10%

Second annual dividend, up from last year's inaugural payment.

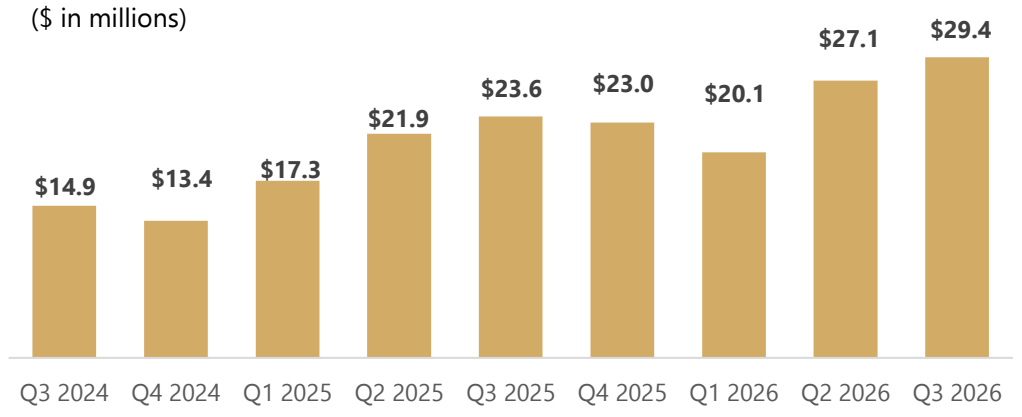
The increase reflects our confidence in durable cash generation. We're returning capital to shareholders while keeping the flexibility to scale the business.

Consolidated Proforma Historical Financial KPIs (Q3 2024 – Q3 2026)

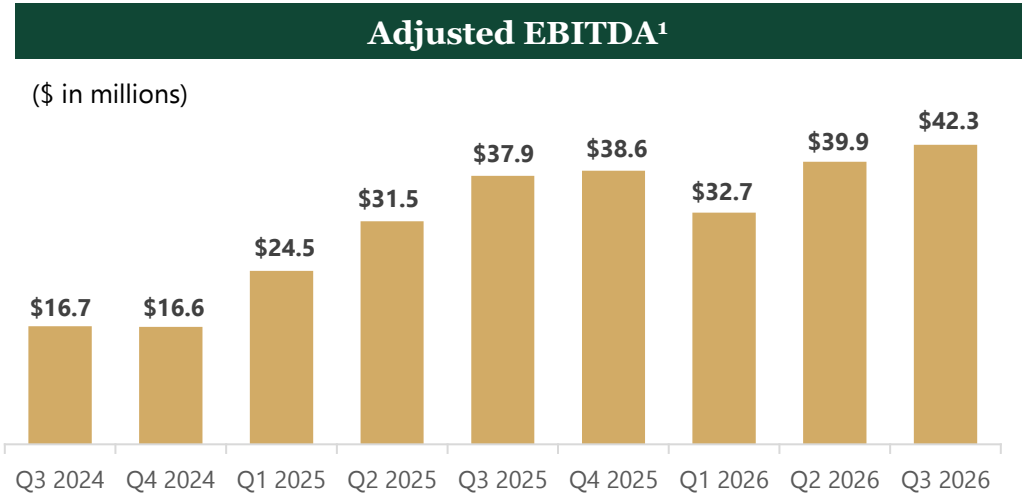
Revenue



Adjusted Net Income[1]



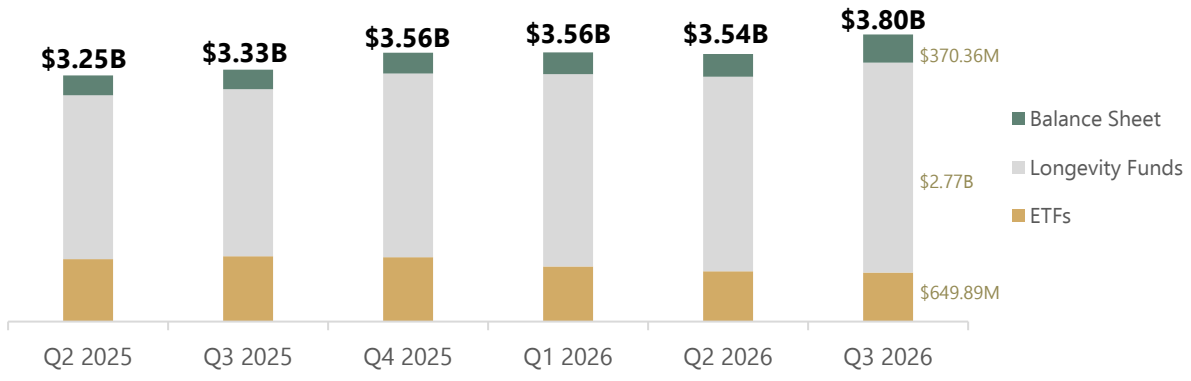
Adjusted EBITDA[1]



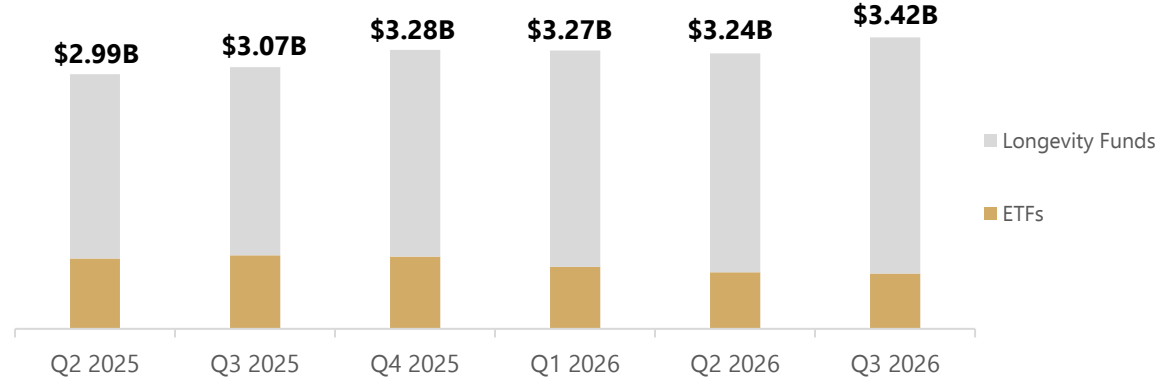
[1]Adjusted EBITDA and Adjusted Net Income are non-GAAP measures. For a reconciliation to the most directly comparable GAAP measure, see the Financial Appendix.

Additional KPIs (Q3 2024 – Q3 2026)

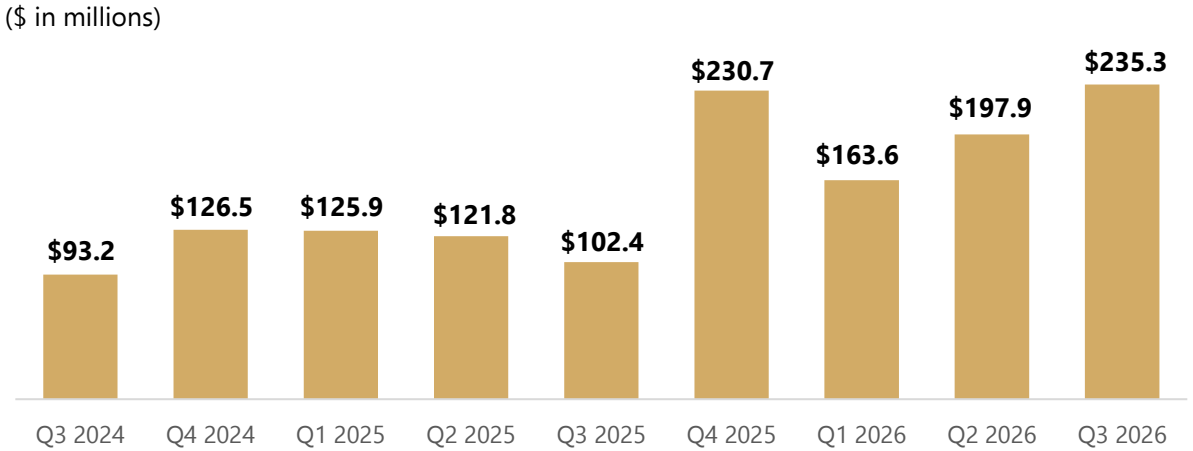
Gross Assets Under Management



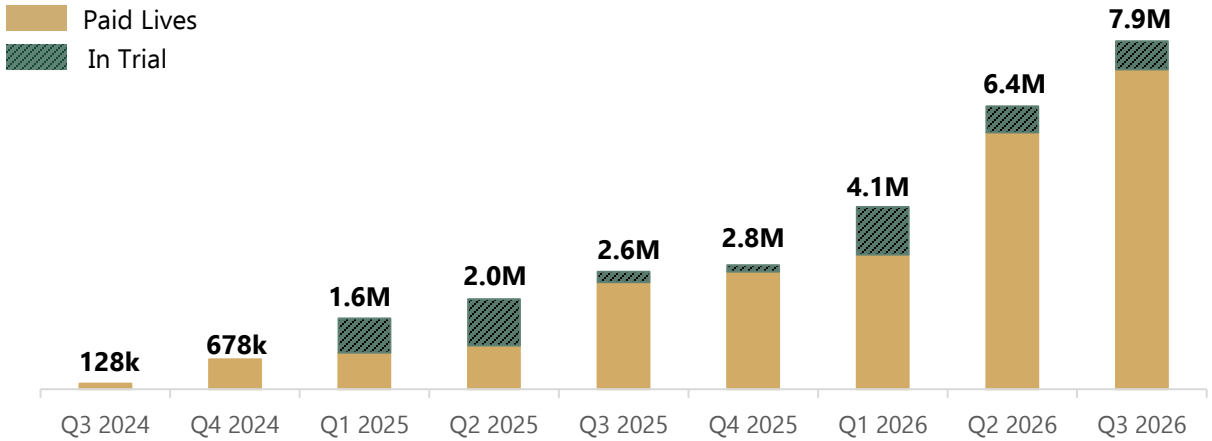
Fee Paying Assets Under Management[1]



Capital Deployed for Policy Originations – *Life Solutions*



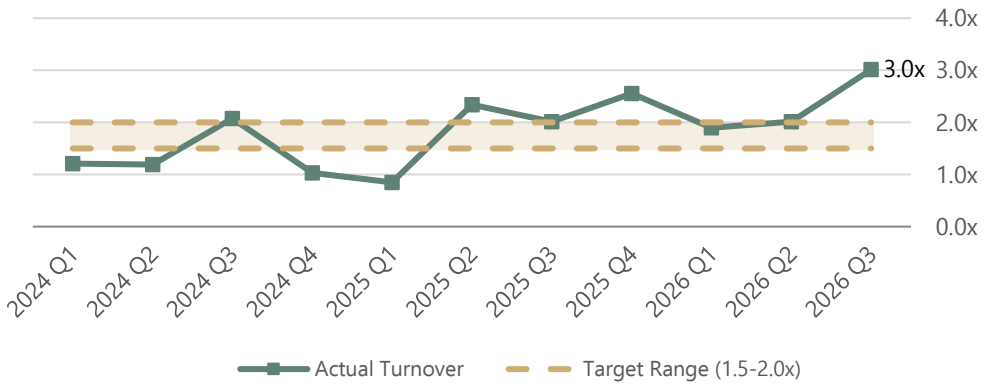
Number of Lives Tracked – *Abacus Intel*



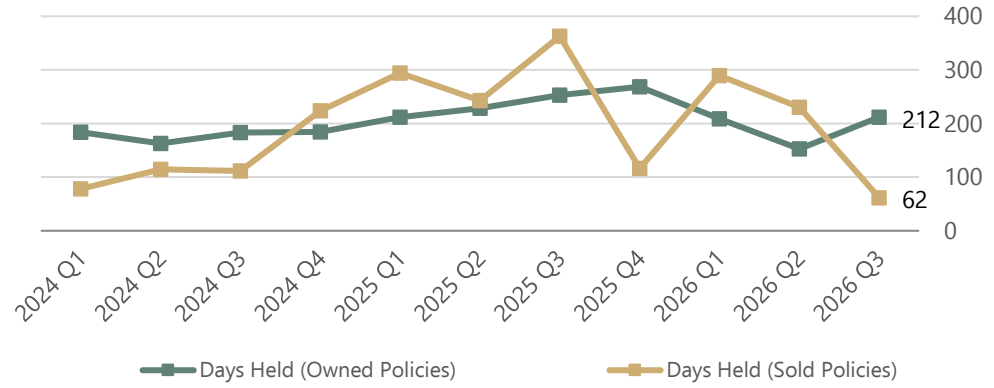
[1]Fee-paying AUM represents assets on which Abacus earns management, servicing, or advisory fees, and consists of Carlisle Management Company, Abacus FCF Advisors, LMA Funds, and Abacus Income Funds.

Additional KPIs (Q1 2024 – Q3 2026)

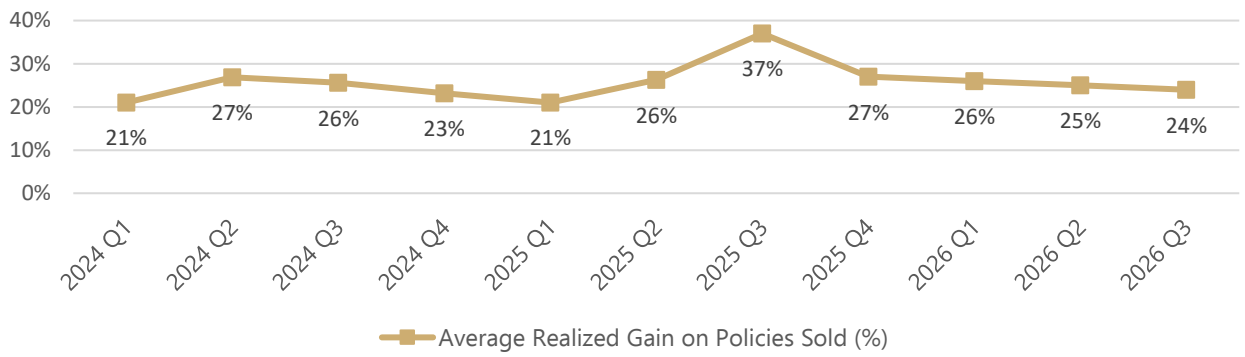
Annualized Turnover Ratio vs. Target



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.

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Q3 2026 Financial Appendix

Abacus Global Management, Inc. Income Statement (Unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
REVENUES:				
Asset management	$ 821,588	$ 1,058,250	$ 2,640,392	$ 3,173,732
Asset management, related party	4,229,927	7,575,553	18,085,920	21,995,024
Life solutions	36,963,970	45,536,880	124,900,897	112,059,764
Life solutions, related party	34,310,393	8,585,697	62,365,814	25,662,314
Technology services	557,457	218,776	1,300,590	448,288
TOTAL REVENUES	76,883,335	62,975,156	209,293,613	163,339,122
COST OF REVENUES (excluding depreciation and amortization stated below):				
Cost of revenue (including stock-based compensation)	7,779,596	7,655,698	23,151,432	20,818,749
GROSS PROFIT	69,103,739	55,319,458	186,142,181	142,520,373
OPERATING EXPENSES:				
Sales and marketing	5,639,799	3,799,884	16,146,169	9,683,599
General and administrative (including stock-based compensation)	33,616,461	24,706,314	92,444,660	55,896,429
Gain on change in fair value of debt	—	—	—	(3,362,103)
Depreciation and amortization expense	4,117,078	4,400,082	12,013,609	14,342,711
TOTAL OPERATING EXPENSES	43,373,338	32,906,280	120,604,438	76,560,636
OPERATING INCOME	25,730,401	22,413,178	65,537,743	65,959,737

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

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
OTHER INCOME (EXPENSE):				
Loss on change in fair value of warrant liability	—	(1,081,193)	—	(1,704,193)
Interest expense	(10,101,593)	(9,738,472)	(28,867,089)	(28,108,947)
Interest income	622,726	803,648	1,956,732	2,990,927
Other income (expense), net	2,463,375	(629,127)	2,120,421	2,044,521
TOTAL OTHER EXPENSE	(7,015,492)	(10,645,144)	(24,789,936)	(24,777,692)
NET INCOME BEFORE PROVISION FOR INCOME TAXES	18,714,909	11,768,034	40,747,807	41,182,045
Income tax expense	4,198,327	4,692,686	12,337,991	11,096,742
NET INCOME	14,516,582	7,075,348	28,409,816	30,085,303
LESS: NET INCOME ATTRIBUTABLE TO NONCONTROLLING INTEREST	—	—	—	786,683
NET INCOME ATTRIBUTABLE TO ABACUS GLOBAL MANAGEMENT, INC.	$ 14,516,582	$ 7,075,348	$ 28,409,816	$ 29,298,620
EARNINGS PER SHARE:				
Earnings per share - basic	$0.15	$0.07	$0.29	$0.30
Earnings per share - diluted	$0.14	$0.07	$0.28	$0.30
Weighted-average stock outstanding—basic	97,876,475	95,956,504	97,018,494	95,612,432
Weighted-average stock outstanding—diluted	100,264,913	96,651,911	99,327,512	96,962,810

Abacus Global Management, Inc. Adjusted Net Income

	Three Months Ended September 30, 2026			Three Months Ended September 30, 2025		
	Gross	Estimated Tax [2]	Net	Gross	Estimated Tax [2]	Net
NET INCOME ATTRIBUTABLE TO ABACUS GLOBAL MANAGEMENT, INC.	$ 14,516,582	$ —	$ 14,516,582	$ 7,075,348	$ —	$ 7,075,348
Amortization expense	3,887,301	(985,236)	2,902,065	4,044,099	(1,024,977)	3,019,122
Stock-based compensation	5,057,627	(1,281,856)	3,775,771	4,527,358	(1,147,459)	3,379,899
Allowance for credit losses	—	—	—	622,788	(157,846)	464,942
Unrealized loss (gain) on investments	(2,397,365)	607,612	(1,789,753)	—	—	—
Impairment on investments	(203,323)	51,532	(151,791)	—	—	—
Business acquisition and special project costs	7,755,434	(1,965,615)	5,789,819	5,941,429	(1,505,855)	4,435,574
Loss on change in fair value of warrant liability	—	—	—	1,081,193	(274,028)	807,165
Other	293,864	—	293,864	—	—	—
Tax impact [1]	478,937	—	478,937	315,928	—	315,928
ADJUSTED NET INCOME	$ 29,389,057	$ (3,573,563)	$ 25,815,494	$ 23,608,143	$ (4,110,165)	$ 19,497,978
WEIGHTED-AVERAGE STOCK OUTSTANDING - BASIC	97,876,475	97,876,475	97,876,475	95,956,504	95,956,504	95,956,504
WEIGHTED-AVERAGE STOCK OUTSTANDING - DILUTED	100,264,913	100,264,913	100,264,913	96,651,911	96,651,911	96,651,911
ADJUSTED EPS - BASIC	$ 0.30	$ (0.04)	$ 0.26	$ 0.25	$ (0.04)	$ 0.20
ADJUSTED EPS - DILUTED	$ 0.29	$ (0.04)	$ 0.25	$ 0.24	$ (0.04)	$ 0.20

[1] Tax impact mainly 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 Net Income

	Nine Months Ended September 30, 2026			Nine Months Ended September 30, 2025		
	Gross	Estimated Tax [2]	Net	Gross	Estimated Tax [2]	Net
NET INCOME ATTRIBUTABLE TO ABACUS GLOBAL MANAGEMENT, INC.	$ 28,409,816	$ —	$ 28,409,816	$ 29,298,620	$ —	$ 29,298,620
Net income attributable to noncontrolling interests	—	—	—	786,683	—	786,683
Amortization expense	11,535,407	(2,923,649)	8,611,758	13,345,240	(3,382,351)	9,962,889
Stock-based compensation	18,284,008	(4,634,082)	13,649,926	10,369,582	(2,628,171)	7,741,411
Allowance for credit losses	—	—	—	622,788	(157,846)	464,942
Unrealized gain on investments	(7,136,854)	1,808,836	(5,328,018)	—	—	—
Impairment on investments	2,846,677	(721,490)	2,125,187	—	—	—
Business acquisition and special project costs	18,982,606	(4,811,141)	14,171,465	6,016,211	(1,524,809)	4,491,402
Loss on change in fair value of warrant liability	—	—	—	1,704,193	(431,928)	1,272,265
Other	733,410	—	733,410	—	—	—
Tax impact [1]	2,939,089	—	2,939,089	549,065	—	549,065
ADJUSTED NET INCOME	$ 76,594,159	$ (11,281,526)	$ 65,312,633	$ 62,692,382	$ (8,125,105)	$ 54,567,277
WEIGHTED-AVERAGE STOCK OUTSTANDING - BASIC	97,018,494	97,018,494	97,018,494	95,612,432	95,612,432	95,612,432
WEIGHTED-AVERAGE STOCK OUTSTANDING - DILUTED	99,327,512	99,327,512	99,327,512	96,962,810	96,962,810	96,962,810
ADJUSTED EPS - BASIC	$ 0.79	$ (0.12)	$ 0.67	$ 0.65	$ (0.08)	$ 0.57
ADJUSTED EPS - DILUTED	$ 0.77	$ (0.11)	$ 0.66	$ 0.64	$ (0.08)	$ 0.56

[1] Tax impact mainly 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 September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
NET INCOME	$ 14,516,582	$ 7,075,348	$ 28,409,816	$ 30,085,303
Depreciation and amortization expense	4,117,078	4,400,082	12,013,609	14,342,711
Income tax expense	4,198,327	4,692,686	12,337,991	11,096,742
Interest expense	10,101,593	9,738,472	28,867,089	28,108,947
Other expense (Income), net	137,313	629,127	2,169,756	(2,044,521)
Interest income	(622,726)	(803,648)	(1,956,732)	(2,990,927)
Loss on change in fair value of warrant liability	—	1,081,193	—	1,704,193
Stock-based compensation	5,057,627	4,527,358	18,284,008	10,369,582
Unrealized (gain) loss on investments	(2,397,365)	—	(7,136,854)	—
Impairment on investments	(203,323)	—	2,846,677	—
Allowance for credit losses	—	622,788	—	622,788
Business acquisition and special project costs	7,755,434	5,941,429	18,982,606	6,016,211
Other	(353,907)	—	85,639	—
Loss (gain) on change in fair value of debt	—	—	—	(3,362,103)
Adjusted EBITDA	$ 42,306,633	$ 37,904,835	$ 114,903,605	$ 93,948,926
TOTAL REVENUE	$ 76,883,335	$ 62,975,156	$ 209,293,613	$ 163,339,122
Net Income Margin	18.9%	11.2%	13.6%	18.4%
Adjusted EBITDA Margin	55.0%	60.2%	54.9%	57.5%

Abacus Global Management, Inc. Balance Sheet

	September 30, 2026 (Unaudited)	December 31, 2025
ASSETS		
CURRENT ASSETS:		
Cash and cash equivalents	$ 104,031,612	$ 38,112,332
Accounts receivable	14,037,453	18,082,473
Accounts receivable, related party	12,104,449	9,320,103
Income taxes receivable	1,011,942	411,055
Prepaid expenses and other current assets	5,498,883	3,646,850
Total current assets	136,684,339	69,572,813
Property and equipment, net	3,496,228	1,597,896
Intangible assets, net	55,916,802	66,360,444
Goodwill	252,036,840	252,779,884
Operating right-of-use assets	10,615,947	4,561,692
Management and performance fee receivable, related party	14,387,439	14,800,140
Life settlement policies, at fair value	369,978,847	468,857,929
Life settlement policies, at cost	—	918,305
Available-for-sale securities, at fair value; net of allowance for credit losses of $— and $1,245,575 at September 30, 2026 and December 31, 2025	3,226,791	3,108,750
Other investments	99,484,902	18,253,585
Other assets	1,458,502	1,428,820
TOTAL ASSETS	$ 947,286,637	$ 902,240,258

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

	September 30, 2026 (Unaudited)	December 31, 2025
LIABILITIES, MEZZANINE EQUITY, AND STOCKHOLDERS' EQUITY		
CURRENT LIABILITIES:		
Current portion of long-term debt, at fair value	$ 38,764,678	$ 114,424,000
Current portion of long-term debt	2,250,000	1,500,000
Accrued expenses	10,232,067	10,935,292
Current operating lease liabilities	2,481,472	720,186
Contract liabilities, deposits on pending settlements	895,747	169,184
Accrued transaction costs	2,232,074	2,336,177
Other current liabilities	24,237,980	15,853,016
Related party payable	3,288,000	—
Income taxes payable	2,967,555	2,653,366
Total current liabilities	87,349,573	148,591,221
Long-term debt, net	348,589,746	275,780,392
Long-term debt, related party	15,436,492	14,114,199
Retrocession fees payable	5,361,714	5,361,714
Noncurrent operating lease liabilities	9,349,321	4,637,642
Deferred tax liability	25,803,682	30,214,160
TOTAL LIABILITIES	491,890,528	478,699,328

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

	September 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 September 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; 108,076,424 and 104,879,752 shares issued at September 30, 2026 and December 31, 2025, respectively	10,808	10,488
Treasury stock - at cost; 10,344,990 and 7,406,118 shares repurchased at September 30, 2026 and December 31, 2025, respectively	(81,915,091)	(55,808,595)
Additional paid-in capital	545,804,289	515,971,485
Accumulated deficit	(13,503,897)	(41,632,448)
Noncontrolling interest	—	—
TOTAL STOCKHOLDERS' EQUITY	450,396,109	418,540,930
TOTAL LIABILITIES, MEZZANINE EQUITY, AND STOCKHOLDERS' EQUITY	$ 947,286,637	$ 902,240,258

Abacus Global Management, Inc. ROIC - ROE

ABACUS GLOBAL MANAGEMENT
RETURN ON INVESTED CAPITAL

	Three Months Ended September 30, 2026	Three Months Ended September 30, 2025	Nine Months Ended September 30, 2026	Nine Months Ended September 30, 2025
Total Assets	$ 947,286,637	$ 918,937,530	$ 947,286,637	$ 918,937,530
Less:				
Intangible assets, net	(55,916,802)	(70,491,008)	(55,916,802)	(70,491,008)
Goodwill	(252,036,840)	(248,959,637)	(252,036,840)	(248,959,637)
Current Liabilities	(87,349,573)	(148,438,496)	(87,349,573)	(148,438,496)
Total Invested Capital	$ 551,983,422	$ 451,048,389	$ 551,983,422	$ 451,048,389
ADJUSTED NET INCOME	$ 29,389,057	$ 23,608,143	$ 76,594,159	$ 62,692,382
ADJUSTED ANNUALIZED ROIC	21%	21%	19%	19%

ABACUS GLOBAL MANAGEMENT
RETURN ON EQUITY

	Three Months Ended September 30, 2026	Three Months Ended September 30, 2025	Nine Months Ended September 30, 2026	Nine Months Ended September 30, 2025
Total Shareholder Equity	$ 450,396,109	$ 434,593,993	$ 450,396,109	$ 434,593,993
ADJUSTED NET INCOME	$ 29,389,057	$ 23,608,143	$ 76,594,159	$ 62,692,382
ADJUSTED ANNUALIZED ROE	26%	22%	23%	19%

Abacus Global Management, Inc. Cash Conversion

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
ADJUSTED EBITDA TO REALIZED EBITDA				
ADJUSTED EBITDA (AS REPORTED)	42,306,633	37,904,835	114,903,605	93,948,926
Remove: net unrealized (gain) / loss on policy inventory	(4,668,164)	(15,723,490)	37,290,727	(33,600,970)
Remove: non-cash lease expense	(175,574)	(1,899)	418,710	117,416
REALIZED EBITDA	37,462,895	22,179,446	152,613,042	60,465,372
Realized EBITDA / Adjusted EBITDA	89%	59%	133%	64%

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
WORKING CAPITAL TIMING				
Change in receivables (incl. related party fee receivables)	7,682,369	(18,223,853)	1,758,461	(21,944,361)
Change in other operating working capital	9,540,204	3,646,773	7,389,038	(4,764,259)
CASH EBITDA	54,685,468	7,602,366	161,760,541	33,756,752
CASH EBITDA / ADJUSTED EBITDA	**129%**	**20%**	**141%**	**36%**

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
FREE CASH FLOW				
Cash cost of items excluded from Adj. EBITDA	(7,275,638)	(4,296,805)	(19,172,348)	(3,975,464)
Cash taxes	(1,723,988)	(5,761,835)	(17,035,166)	(6,215,098)
Capital expenditures (incl. capitalized software)	(1,434,365)	(171,647)	(3,468,300)	(818,968)
Cash interest income	700,931	773,730	1,956,732	2,643,253
Other income and investment items, net (balancing)	(333,253)	(629,127)	(160,359)	294,521
FREE CASH FLOW BEFORE INTEREST	44,619,155	(2,483,318)	123,881,100	25,684,996
Cash interest expense	(9,161,317)	(8,731,078)	(25,787,575)	(25,140,509)
FREE CASH FLOW AFTER INTEREST	35,457,838	(11,214,396)	98,093,525	544,487

Abacus Global Management, Inc. Cash Conversion (cont'd)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
REINVESTMENT IN POLICY INVENTORY				
Net (investment in) / release of policy inventory	17,733,566	(21,709,700)	62,506,660	(19,604,302)
Unpaid policy purchases (related party payable)	(18,185,912)	—	3,288,000	—
NET INVENTORY INVESTMENT	(452,346)	(21,709,700)	65,794,660	(19,604,302)
FREE CASH FLOW AFTER INVENTORY INVESTMENT	35,005,492	(32,924,096)	163,888,185	(19,059,815)
Free cash flow after inventory, excl. unpaid related party purchases	53,191,404	(32,924,096)	160,600,185	(19,059,815)

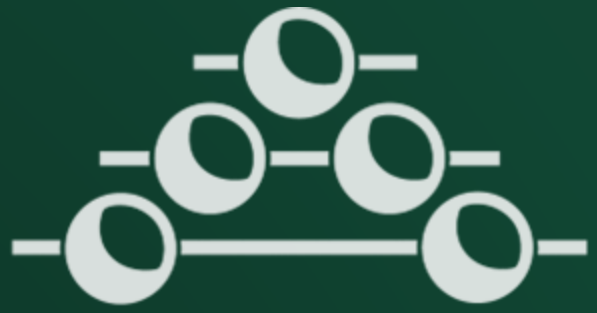
	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
TIE-OUT TO REPORTED CASH FLOW STATEMENT:				
Reported cash from operating activities	36,439,857	(32,752,449)	167,356,485	(18,240,847)
Capital expenditures (reported in investing)	(1,434,365)	(171,647)	(3,468,300)	(818,968)
COMPARABLE REPORTED CASH FLOW	35,005,492	(32,924,096)	163,888,185	(19,059,815)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2026	2025	2026	2025
MEMO: POLICY INVENTORY				
Policies purchased (gross)	224,904,981	95,951,869	562,654,472	301,259,528
Policies sold / matured (cost removed from inventory)	242,638,548	74,048,685	624,242,828	281,476,598
Policies at fair value, end of period	369,978,847	423,782,347	369,978,847	423,782,347
Net non-cash policy gains recognized (marks less reversals)	4,668,164	15,723,490	(37,290,727)	33,600,970

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