ABACUS
GLOBAL MANAGEMENT, INC.
NYSE | ABX

ABX Longevity Growth and Income Fund

Ticker: ABXGX | Continuous Offering | Fact Sheet

Fund Overview

The ABX Longevity Growth and Income Fund is a non-diversified, closed-end interval fund registered under the Investment Company Act of 1940. The Fund's investment objectives are to realize long-term share appreciation and current income by investing, under normal circumstances, at least 80% of its total assets in U.S. longevity-based investments: primarily Mortality Contracts, and to a lesser extent, Annuity Contracts and structured finance products linked to longevity cash flows*. The Fund offers continuous offering at daily NAV, quarterly repurchase offers, and 1099-DIV tax reporting.

Investment Highlights

- **Access to an Institutional Asset Class**
  Longevity investments, historically available only via private funds, delivered in a registered fund structure.
- **Long-Term Appreciation & Current Income**
  Twin investment objectives pursued through an actively managed, diversified portfolio of Longevity Assets (at least 80% of total assets).
- **Investment-Grade Counterparty Profile**
  Death benefit obligations are funded by U.S. life insurance carriers, which are state-regulated and typically high-investment-grade rated[1].
- **Periodic Liquidity**
  Fundamental policy of quarterly repurchase offers (Mar, Jun, Sep, Dec) for at least 5% of outstanding Shares at NAV per Share.
- **Backed by 20+ Years of Longevity Expertise**
  Leveraging the enterprise expertise supported by transactions on over $10 billion in face value of life insurance assets.

Fund Basics

Fund Name	ABX Longevity Growth and Income Fund
Proposed Ticker	ABXGX
Structure	Closed-end interval fund (1940 Act)
Sponsor	Longevity Market Assets, LLC
Investment Manager	Abacus Asset Management
Administrator / Transfer Agent	UMB Fund Services, Inc.
Custodian (Assets)	Wilmington Trust, N.A.
Custodian (Cash)	M&T Bank Corp.
Distributor	Distribution Services, LLC
Independent Auditor	KPMG LLP
Tax Reporting	Form 1099-DIV
Min. Initial / Subsequent	$10,000 / $1,000

Fees & Expenses[2]

Management Fee[3]	Annual Rate of 1.45% of daily value of the Fund's Managed Assets payable in arrears
Maximum Sales Load	Up to 5.00%
Redemption Fee	1.00%[4]
Gross Expense Ratio[5]	3.00%
Net Expense Ratio[5,6]	1.75%

Liquidity & Distributions

Initial NAV	$10.00 per Share
Subscription	Daily, at NAV
Repurchase Frequency[7]	Quarterly
Min. Repurchase Offer	5% of Shares
Max. Repurchase Offer	25% of Shares
Repurchase Pricing	NAV at Pricing Date[8]
Distribution Policy[9]	Quarterly; RIC pass-through

Shares are illiquid and cannot be readily sold.

Why Longevity Assets?

The U.S. life insurance market represents one of the largest TAMs in alternative investments, with $14 trillion in outstanding individual policies.[10] The annual secondary market, where seniors sell unwanted policies for liquidity, is approximately $224 billion, with the tertiary (investor-to-investor) market adding another $31.4 billion.[11] Demographic and capital-market tailwinds support continued growth: the U.S. 65+ population is projected to rise from 63 million in 2025 to 75 million by 2034,[11] while institutional appetite for low-correlation alternatives remains strong. Cash flows* are uncorrelated to equity and credit markets and are ultimately funded by regulated U.S. life insurance carriers.

This information is summary in nature and is in no way complete, and these terms have been simplified for illustrative purposes and may change materially at any time without notice. In particular, this information omits certain important details about the stated terms and does not address certain other key Fund terms or risks or represent a complete list of all ABX Longevity Growth and Income Fund (ABXGX) terms. If you express an interest in investing in ABXGX, you will be provided with a prospectus and other documents ("Fund Documents"), which shall govern in the event of any conflict with the general terms listed herein. You must rely only on the information contained in the Fund Documents in making any decision to invest. Please see prospectus for corresponding terms. See accompanying endnotes.

***Cash Flow** is defined as payments made to the fund based on the death benefit value of the underlying life insurance policy issued by the Insurance carrier at the time of a mortality event

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Investment Strategy

Under normal circumstances, the Fund invests at least 80% of its total assets in Longevity Assets. Core exposure consists of Mortality Contracts (U.S. life insurance policies acquired primarily in the tertiary, investor-to-investor, market), supplemented by structured finance products linked to longevity cash flows (which are not collateralized debt obligations or derivatives) and, where appropriate, Annuity Contracts intended to match premium obligations and other cash flow needs. Consistent with Section 17 of the Investment Company Act restrictions on affiliated transactions, the Fund sources policies from third-party providers rather than from Abacus Global Management or its affiliates.

PRIMARY

Mortality Contracts

Life insurance policies acquired in the tertiary market; targeted face value, age, impairment, and life-expectancy diversification.

COMPLEMENTARY

Structured Longevity

Notes and securities linked to portfolios of life insurance policies, excluding CDOs and derivatives—for diversification and scaling.

CASH-FLOW MATCHING

Annuity Contracts

Used selectively to fund ongoing premium obligations and reserve requirements, providing predictable carry.

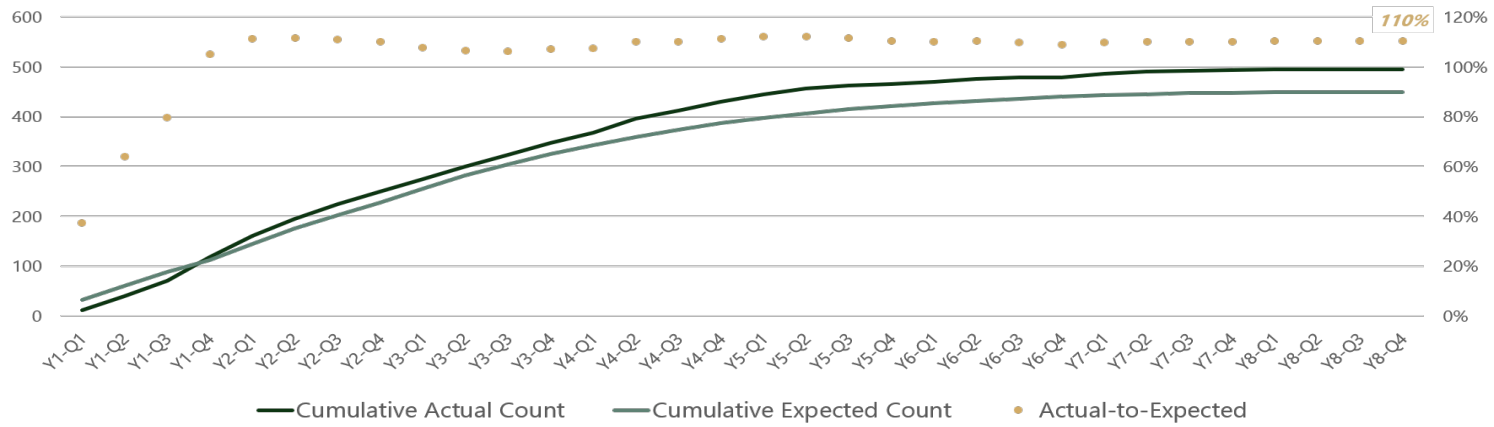
Asset Class Characteristics[12]

	U.S. LARGE CAP EQUITY	U.S. FIXED INCOME	HEDGE FUNDS	PRIVATE EQUITY	PRIVATE CREDIT	LONGEVITY ASSETS
Low Volatility	X	✓	X	X	✓	✓
Reliable Cash Flows	X	✓	X	X	✓	✓
Minimal Correlation to Markets	X	X	X	X	X	✓
Efficient Deployment	✓	✓	X	X	✓	✓

Characteristics represent the Adviser's views and are not intended to depict the attributes of any actual investment product or provide a definitive comparison

Leveraging an Enterprise Track Record of Actuarial Discipline

Accurate life expectancy estimation is the foundation to longevity investing. Across Abacus Global Management's broader platform, policies have matured faster than expected, measured against the minimum life expectancy/select-curve benchmark, at an Actual-to-Expected ratio of 110%.[13] When we compare the outcome to what we expected, people are passing away earlier than projected, at about 110% of our expected rate (meaning roughly 10% more deaths than forecasted). While the Fund will not invest in policies originated by Abacus, it benefits from the same underlying mortality research, valuation methodology, and proprietary data assets that produced this result.



Dataset represents all policies purchased by Abacus since 2018 (3,000 total insureds and 495 total maturities).

Reflects aggregate actual versus expected cumulative maturity experience on policies acquired by Abacus Global Management and its affiliates, measured against the minimum life expectancy / select-curve benchmark, on a cohort-tracked basis. For illustrative purposes only. Past risk profiles of Abacus's originated longevity assets is not indicative of future risk profiles and is presented solely as evidence of enterprise mortality estimation expertise, not as a projection of Fund performance..

Important Endnotes

(1) Ratings are provided by AM Best. For the latest Best's Credit Rating, access www.ambest.com.

(2) Fees reflect the Fund's pre-effective registration statement and assume the Fund sells $50 million in shares during its first 12 months; actual expenses depend on Fund net assets. The Fund does not target a specific yield or total return.

(3) The Management Fee is calculated at the rate of 1.45% per annum (0.003972% per day for a 365-day year), based on the end-of day value of the Fund's AUM. For purposes of calculating the Management Fee, AUM is calculated as the sum of (a) the face value of any cash and cash equivalent assets and the fair value of any other assets other than Mortality Contracts and Annuity Contracts, plus (b) the market value of any securities for which there is a readily available market quotation, plus (c) in the case of each Mortality Contract, the lower of (x) the purchase price of a Mortality Contract plus any premiums paid therefor, or (y) the Manager's current fair value of the Mortality Contract, plus (d) in the case of each annuity contract, the lower of (x) the purchase price of an Annuity Contract less any dividends received therefor, or (y) the Manager's current fair value of the Annuity Contract, less (d) any debt incurred by the Fund and other Fund liabilities and expenses. The Manager expects that under normal market conditions, the majority of its fair-valued assets (i.e., Mortality Contracts), will increase in value over time while the fair value of its Annuity Contracts will be written down as they pay out dividends. As a result, the AUM used to calculate the Management Fee may be lower (but will never be higher) than the NAV amount shown above.

(4) Imposed on shares repurchased within 365 days that were acquired without an initial sales charge

(5) Gross expense ratio represents total annual expenses; Net expense ratio represents total annual expenses after fee waiver and expense reimbursement.

(6) The Fund's investment adviser has agreed to contractually reduce its fees and/or absorb expenses of the fund, at least until July 31, 2027, to ensure that the net annual fund operating expenses will not exceed 1.75% for its current share class, subject to possible recoupment from the Fund in future years. Without such waiver of fees and payment of expenses by the Adviser, expenses of the Fund would be higher and the Fund's returns would be lower.

(7) The Fund has adopted a fundamental policy to make quarterly repurchase offers of not less than 5% or more than 25% of the Fund's outstanding shares. The Fund generally anticipates making repurchase offers for 5% of its outstanding shares quarterly, shares will be repurchased at the NAV per share determined as of the close of regular trading on the New York Stock Exchange ("NYSE") no later than the 14th day after the Repurchase Request Deadline, or the next business day if the 14th day is not a business day. There is no guarantee that an investor will be able to tender all or any of their requested Fund shares in a periodic repurchase offer. Investors should consider shares of the fund to be an illiquid investment.

(8) NAV determined no later than the 14th day after the Repurchase Request Deadline.

(9) The Fund intends to qualify as a RIC under Subchapter M; distributions are not guaranteed.

(10) ACLI 2024 Life Insurers Fact Book.

(11) A Conning Strategic Study (2025).

(12) Observations based on long-term historical asset class characteristics; no assurance historical trends will continue.

(13) Reflects aggregate actual versus expected cumulative maturity experience on policies acquired by Abacus Global Management and its affiliates, measured against the minimum life expectancy / select-curve benchmark, on a cohort-tracked basis. Past risk profiles of Abacus's originated longevity assets is not indicative of future risk profiles and is presented solely as evidence of enterprise mortality estimation expertise, not as a projection of Fund performance.

Important Risk Considerations & Disclaimers

Abacus Asset Management("AAM") is the investment adviser for ABX Longevity Growth and Income Fund (the "Fund").

All securities investing and trading activities involve the risk of loss of capital. The Fund is subject to substantial risks, as outlined in the prospectus. The Fund is suitable only for a limited portion of an investment portfolio and is not a complete investment program. The Fund will invest in illiquid investments and itself has limited liquidity and is not suitable for all investors. There can be no assurance that the Fund's investment objectives will be achieved, or that the Fund will achieve profits or avoid incurring substantial losses. An investor in the Fund could lose all or a substantial amount of their investment. Investors should closely review the Fund's prospectus, amended prospectus, and statement of additional information for information about these and other risks associated with an investment in the Fund.

New Fund Risk. The Fund is a recently organized investment company with limited operating history and track record for prospective investors to base their investment decision.

Interval Fund Structure. The ABX Longevity Growth and Income Fund is a non-diversified, closed-end interval fund registered under the Investment Company Act of 1940. Shares are not listed on an exchange and are not readily redeemable; liquidity is provided through quarterly repurchase offers of at least 5% and not more than 25% of outstanding shares at NAV. There is no guarantee an investor will be able to tender all desired shares in any given quarter.

You may not have access to the money you invest for an extended period of time.

The Fund is not required to extend, and shareholders should not expect the Fund's Board to authorize, repurchase offers in excess of 5% of the total outstanding shares per quarter. If shareholders tender for repurchase more than the Repurchase Offer Amount for a given repurchase offer, the Fund may, but is not required to, repurchase an additional amount of shares not to exceed 2% of the outstanding shares of the Fund.

Longevity Asset Risk. The Fund's investments in mortality contracts (U.S. life insurance policies) and related longevity-linked instruments involve unique risks including longevity (life expectancy) risk, premium payment risk, credit risk of life insurance carriers, valuation risk, illiquidity, and regulatory risk. Actual mortality experience may differ materially from estimates.

Investments in Longevity Assets are highly speculative and involves risks that the Fund may not be able to collect on the insurance policy. With respect to Mortality Contracts, the insured may live longer than anticipated. With respect to Annuity Contracts, the annuitant may not live as long as anticipated.

In recent years, many life insurance issuers have instituted premium increases for Mortality Contracts. In many instances, these increases were material. The Fund cannot predict with certainty when or if this might occur. There can be no assurance Mortality Contracts acquired by the Fund will not be subject to premium and other cost increases. If any such Mortality Contracts are affected by a cost increase, the value of such Mortality Contracts may be materially reduced and the Fund may decide or may be forced to sell or allow such Mortality Contracts to lapse, resulting in a loss to the Fund.

Non-Diversified Fund. The Fund is non-diversified and may invest in a relatively small number of issuers, increasing volatility and the impact of adverse developments affecting any single position.

Valuation Risks. The Fund is subject to various valuation risks. The majority of the Fund's investments by value do not have readily available market quotations. the Board has designated the Manager as its Valuation Designee to perform fair valuations pursuant to Rule 2a-5 under the Investment Company Act. There can be no assurance that the Valuation Methodology utilized by the Manager, as Valuation Designee, analytic tools, and databases used by the Manager will result in the expected performance of the Fund's portfolio. Additionally, there is no guarantee that any specific data or type of data obtained by the Manager or Abacus Intel will be (i) the most accurate data available or (ii) free from errors.

Affiliated Transactions. Consistent with Section 17 of the Investment Company Act, the Fund will not acquire policies originated by Abacus Global Management or its affiliates. References to Abacus platform actual-to-expected mortality experience reflect the broader platform, are presented solely as evidence of manager mortality-estimation expertise, and are not indicative of, or a projection of, Fund performance.

The payment of fees and expenses will reduce the funds available for investment, the net income generated, the funds available for distribution and the book value of the shares. In addition, the fees and expenses paid will require investors to achieve a higher total net return in order to recover their initial investment. Please see the Prospectus for additional details regarding the Fund's fees and expenses.

The Fund may pay Distributions or repurchase shares from sources that may not be available in the future and that are unrelated to the Fund's performance, such as from offering proceeds, borrowings, and amounts from the Fund's affiliates that are subject to repayment by shareholders.

Distributions are not guaranteed. The Fund intends to qualify as a Regulated Investment Company under Subchapter M of the Internal Revenue Code; distributions may be characterized as ordinary income, qualified dividends, capital gains, or return of capital. Diversification does not assure a profit or protect against loss.

Important Risk Considerations & Disclaimers

This information is neither an offer to sell, nor a solicitation of an offer to buy, an interest in the Fund or any other investment fund managed by Abacus, which can only be made to investors pursuant to and as described in a fund's prospectus (or similar offering documentation with respect to privately placed funds that are not registered under the 1940 Act). This information is qualified in its entirety by the offering materials for the Fund and is obtained from sources believed to be reliable for purposes herein. Abacus makes no representation or warranty, express or implied, as to the accuracy and completeness of the information contained herein. Certain economic and market conditions contained herein have been obtained from published sources and/or prepared by third parties and in certain cases have not been updated through the date hereof. All information contained herein is subject to revision, and the information set forth herein does not purport to be complete. In addition, certain statements herein reflect the subjective views and opinions of Abacus. Such statements cannot be independently verified and are subject to change.

The opinions expressed are as of the date set forth herein, are subject to change at any time without notice and do not constitute investment, legal, tax, accounting or professional advice. The information cannot be relied upon for tax purposes and does not constitute investment advice or a recommendation to buy or sell any security and is subject to change without notice. Each investor should consult with their own legal, tax, financial advisors regarding the suitability of Fund described herein.

This information should not be regarded as providing any assurance that the Fund will continue to have the features and attributes described herein.

Observations made by AAM based on long-term historical trends. No assurance can be given that historical trends will continue or that the Fund's investments generally, or any longevity asset investment in particular, will demonstrate these characteristics.

The Fund's investment objectives are not intended to predict the Fund's performance; instead, the objectives are used to help explain how Abacus Asset Management intends to construct the risk profile of the Fund's portfolio.

Certain information contained herein constitutes "forward looking statements" that can be identified by the use of forward-looking terminology such as "may," "will," "should," "expect," "anticipate," "estimate," "intend," "continue," or "believe" or the negatives thereof or other variations thereon or comparable terminology. Actual events are difficult to project and often depend upon factors that are beyond the control of AAM and its affiliates. Neither the delivery of the information contained herein at any time, nor any sale hereunder shall under any circumstances create an implication that the information contained herein is correct as of any time after the earlier of the relevant date specified herein or the date set forth above. In addition, unless the context otherwise requires, the words "include," "includes," "including" and other words of similar import are meant to be illustrative rather than restrictive.

In considering any prior, pro forma performance, portfolio composition or track record information contained herein, prospective investors should bear in mind that past performance is not indicative of future results. There can be no assurance that the Fund will achieve comparable results or that objectives will be achieved. Investments are speculative, involve a high degree of risk and performance can be volatile. Past performance does not guarantee future results; current performance may be lower or higher than performance quoted.

The Fund's offering materials contain important details concerning investment objectives, strategies, fees, expenses, conflicts of interest and risks and should be carefully reviewed in their entirety before investing. The prospectus should be read carefully before investing.

The prospectus, amended and other information are available for free on the SEC's website (www.sec.gov). This information is for informational purposes only and does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person whom it is unlawful to make such offer or solicitation. The service providers of the Fund are set forth in the Fund's offering materials, and, in certain cases, are affiliates of Abacus Asset Management.

Under certain circumstances, the interests of AAM and its affiliates and their respective clients may conflict with the interests of one or more other funds managed by Abacus Asset Management, including the Fund. By investing in the Fund, each investor will be deemed to have acknowledged the existence of such actual and potential conflicts and to have waived any claim with respect to any liability arising from the existence of such conflict. AAM and/or its affiliates are not undertaking to provide a recommendation or give investment advice in a fiduciary capacity to the recipient of these materials, which are for marketing purposes and are not intended to serve as a primary basis for investment decisions.

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