

This unique solution delivers:

- Institutional-class high yield investment options (usually only available to hedge funds and private equity)
- Tax-advantaged growth for life
- Tax-advantaged access to funds (PPLI/PPVA)
- Tax-advantaged Wealth Transfer to heirs (PPLI)
- 100% asset protected

What is PPLI & PPVA?

- **PPLI (Private Placement Life Insurance):** Life insurance for sophisticated, high-net worth investors, combining coverage with alternative investment access.
- **PPVA (Private Placement Variable Annuities):** Investment annuity contracts for qualified investors providing tax-deferred growth and access to alternative strategies.

Key Benefits:



Tax Efficiency

- PPLI – Investment gains inside the policy grow tax-deferred and can be accessed tax-free through policy loans and withdrawals, in addition to passing income-tax free at death.
- PPVA – Offers tax deferral on investment growth without the cost of insurance, well-suited for those seeking accumulation.



Investment Flexibility

- Access to a broad universe of institutional-class funds, hedge funds, and alternative investments not available in retail products.
- Structures tailored to your investment strategy and risk profile.



Cost Efficiency

- Lower fees than retail insurance and annuity products.
- Transparent pricing—no hidden commissions or retail markups.



Asset Protection & Privacy

- Policies often structured in creditor-protected jurisdictions.
- Confidential ownership and enhanced estate planning options.



Estate & Legacy Planning

- PPLI combines tax-advantaged growth, tax-advantaged access to funds, and an income-tax-advantaged death benefit—maximizing wealth transfer.
- Suitable for sophisticated estate planning and family office strategies.

Who Benefits Most?



Ultra-high-net-worth individuals (\$5M+ investable assets)



Family offices seeking tax-efficient long-term structures



Institutional Investors for alternative allocations and deferred compensation plans



Families planning multi-generational wealth transfer



PPLI = Tax-advantaged growth + tax-advantaged access + wealth transfer



PPVA = Pure tax deferral + investment efficiency

Abacus Overview

Abacus Global Management is a publicly traded company (Nasdaq: ABL), based in Orlando, Florida that is one of the largest originators in the secondary life insurance market. Purchasing over \$10 billion in face value of life insurance assets, Abacus transforms these assets into high-performing investments for institutional investors. With over \$3 billion in assets under management and over 20 years of track record, Abacus is considered one of the premier global alternative asset managers in the longevity industry.

Opportunity Summary

Abacus Global Growth is an Insurance Dedicated Fund (IDF) structured as a Delaware Multi-Series LLC, designed exclusively for PPLI and PPVA policies offered by licensed insurance carriers. An IDF is a specialized investment vehicle available exclusively to insurance company investors to provide tax-efficient access to alternative investments. The fund is managed by Spearhead IDF Partners, LLC with investment management by Spearhead Administrative Services, LLC and sub advisory services by ABL Wealth Advisors, LLC. Available only to Qualified Purchasers.

- **Tax-Efficient Structure:** Complies with IRS Revenue Ruling 2003-91 with no UBTI or ECI
- **Exclusive Access:** Limited to insurance carriers offering PPLI and PPVA products only
- **Regulatory Compliance:** Meets Section 817(h) diversification requirements while preserving insurance wrapper benefits

Investment Highlights

Target Returns

10% annually over multi-year horizon with quarterly NAV benchmark

Low Correlation

Insurance-linked investments with minimal correlation to traditional markets

Fund Basics

Fund Domicile	USA
Minimum Initial	USD \$500,000
Minimum Subsequent	USD \$100,000
Manager	Spearhead IDF Partners, LLC
Investment Manager	Spearhead Administrative Services, LLC
Subadvisor	ABL Wealth Advisors, LLC
Target Return	10% compounded annually
Subscriptions	Quarterly
Lock-up Period	2-year hard lock, then 33.3% per year over 3 years
Custodian	Wilmington Trust

Investment Strategy

The fund seeks to generate attractive, risk-adjusted returns through investments in A-rated life insurance policies, annuities, insurance-linked investments, and select public and private securities. With low correlation to traditional equities and fixed income, it pursues long-term capital appreciation through a diversified portfolio of:

- **Individual Life Insurance Contracts:** Core allocation to A-rated insurance liabilities acquired at discount to face value through Abacus' licensed provider network and tertiary market transactions.
- **Longevity Investments:** Diversified allocation to Annuities, Longevity Swaps, and other longevity or mortality-driven investments. May be accessed through direct investments, partnerships, or investment vehicles; selected based on risk-adjusted returns, liquidity, and diversification impact.
- **Public Securities (Max 15%):** Limited allocation to publicly traded insurance and reinsurance companies.
- **Private Investments (Max 15%):** Allocations to Designated Managers, through underlying Vehicles, whose investment strategies are focused on high quality, asset-backed credit opportunities to generate cash flow.

Fee Structure

Spearhead Management Fee (Tiered AUM):

AUM Range	Fee Rate
\$0 - \$50mm	0.15%
\$50 - \$150mm	0.10%
\$150mm+	0.05%

Additional Fees:

- **Subadvisor Management Fee:** 1.50%
- **Fund Expenses:** operating costs, audit, legal, & administration (including \$83/mo. per policy servicing fee)
- **Fee Rebates:** may be structured to reflect carrier agreements

Eligibility, Liquidity, & Risk Factors

Eligible investors are limited to insurance carriers offering PPLI and PPVA policies, with underlying investors required to be qualified purchasers and accredited investors under U.S. law. Policyholders must access the IDF solely through qualifying insurance products, with minimum investments of \$500,000 initial and \$100,000 for subsequent investments. Risk factors include investment risk, market risk, liquidity risk, manager risk, and regulatory risk, among others. For a complete list of risks, refer to the offering documents. Any returns also subject to any cost of insurance and insurance-related admin charges.

- **Subscription Frequency:** Quarterly
- **Redemption Frequency:** Quarterly with 90 days notice
- **Lock-Up Period:** 2-year hard lock, with 33.3% available per year over a 3-year period
- **Gates/Suspensions:** Quarterly gate of 20%, Fund-level suspension rights

Tax Treatment Comparison

IDF (PPLI)

Investment → **Tax-Deferred Growth**
Tax-Advantaged Access* → **Tax-Free to Heirs**

Taxable Account

Investment → **Annual Taxes** → **Capital Gains Tax**

Traditional IRA

Tax Deduction → **Tax-Deferred Growth** → **Ordinary Income Tax**

Roth IRA

After-Tax Investment → **Tax-Deferred Growth** → **Tax-Free Withdrawal**

*This comparison is for educational purposes only. Tax advantages vary by individual circumstances. Consult with tax and legal professionals for advice specific to your situation.

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