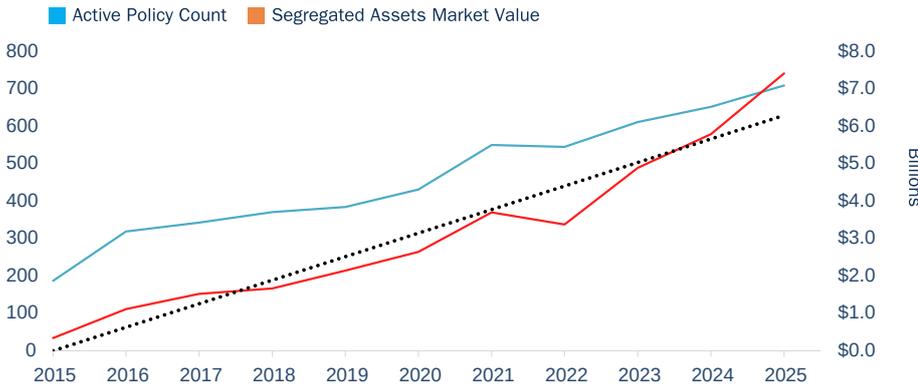


### ASSETS, REVENUE, OPERATING RESULTS AND INFORMATION

#### LIFE INSURANCE GROUP



#### \$8.79 Billion In-force Insurance Coverage

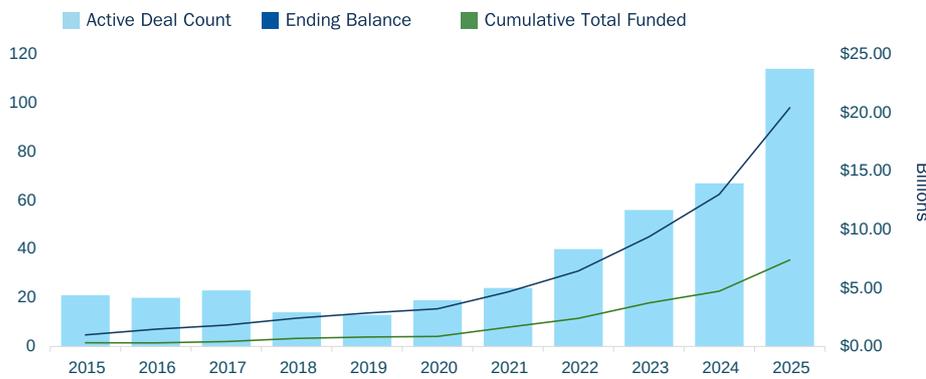
**Segregated Account Assets:**  
\$7.41B (\$501.9M growth in Q4 '25)

**Organic Growth:**  
\$107.2M of 20 new policies in Q4 '25

**Total Policies by Quarter:**  
Q1: 667 / Q2: 679 / Q3: 689 / Q4: 709

**Average Policy Premium Size:**  
'23: \$8.0M / '24: \$8.9M / '25: \$10.5M

#### SPECIALTY LENDING BUSINESS



#### Specialty Lending Business:

Subsidiary headquartered in New York City and acts as a holding company.

Our investment advisory segment began managing assets in January 2022. Meanwhile, our specialty finance segment has seen strong growth, funding \$15.5B since 2011 and maintaining a \$5.22B balance, by providing tailored financing solutions to consumer finance, small business, and fintech originators.

### ASSETS, REVENUE, OPERATING RESULTS AND INFORMATION

**Advantage International Bank Corp:** \$66M Total Deposits; 546 Accounts; \$105M Total Assets under Custody

**Business Insurance Group:** Currently manages 91 insurance entities across the USA, the Cayman Islands, and Puerto Rico, underwriting over US\$3.5 billion in annual premiums to support their property, casualty, and professional liability risks.

#### ASSET PERFORMANCE CONSOLIDATOR (USER PORTAL)

Our Life Insurance Group has implemented a secure, enterprise-grade financial data consolidator that unifies clients' asset information from multiple sources into a single view tailored for family offices and wealth managers. With personalized dashboards and advanced privacy controls, it offers live, view-only access to monitor investment performance with transparency. The platform delivers a real-time snapshot of every portfolio.

#### Features:

Secure User Portal

Global Wealth Map

Customizable Dashboard

#### RECENT COMPANY MILESTONES

**Advantage Insurance Inc. ("AVI")** began as a pioneering group in captive insurance management based in the Cayman Islands. Since then, we've expanded internationally, scaling our operations with a strong focus on industry excellence.

#### 2021

Secured private equity funding, acquired specialty lender and Argus Bermuda PPLI business

#### 2023

Advantage International Life Bermuda actively began writing business

#### 2024

Acquired Lighthouse Capital Insurance Company

#### 2025

Reached over \$7 billion in Segregated Assets

**IMPORTANT DISCLOSURES:** AVI presents its Quarterly Results (the "Results") for informational purposes only. The Results contain confidential and proprietary information and disclosing them could harm AVI and its affiliates. The Results are not to be used as legal, tax, investment, or financial advice, nor as an offer to sell or buy securities in any jurisdiction. Recipients are required to keep the information confidential, use it solely as intended, and avoid reproducing it without AVI's consent. The data may include historical and projected figures compiled in good faith and is believed to be reasonable as of the specified date. AVI is not responsible for any unintentional errors and has no obligation to update the information.

### KEY SERVICE PROVIDERS

### BOARD OF DIRECTORS

Consulting Actuary:	Oliver Wyman, LLC
External Auditors:	PwC LLP
Tax Advisors:	KPMG US LLP HLB Puerto Rico Pillsbury Winthrop Shaw Pittman LLP PwC LLP
Corporate Counsel (US):	Pillsbury Winthrop Shaw Pittman LLP Mayer Brown LLP
Corporate Counsel (PR):	McConnell Valdes LLC
Corporate Counsel (Cayman):	Conyers Dill & Pearman LLP
Corporate Counsel (BM):	Wakefield Quin Limited
Registrar & Transfer Agent:	Computershare, Inc.

Director	Affiliation
William C. Buell	CEO, Advantage Insurance Inc.
Douglas M. Chertok*	Managing Partner, Vast Venues Management LLC
John B. Helmers*	Managing Partner, Long Focus Capital Management LP
David J. Rosenblum*	Managing Partner, Prophet Capital Asset Management LP
Denise M. Sadowski*	CFO, CCO, Artist Capital LLC
Eric J. Schneider	CEO, BasePoint Capital LLC
Gary D. Witherspoon*	President, Copper Beach Capital, LLC

\* Independent Director

### LIFE INSURANCE GROUP

Core life insurance underwritten is Private Placement Life Insurance and Private Placement Variable Annuities issued as presented by advisors and tax professionals for their clients to meet estate planning and wealth management needs. Consistently exceed expectations in providing best-in-class servicing tailored to each advisor's clients, appreciating the importance it provides to achieving their business objectives.

**Advantage Life Assurance I.I.** (AM BEST Rated)

**Advantage Life Puerto Rico A.I.** (AM BEST Rated)

**Advantage International Life Bermuda Limited**

(Not Rated Currently)



### ADVANTAGE INTERNATIONAL BANK CORP

Provides a liquidity account for the **AVI** companies' PPLI business along with a central control point for AML/KYC.

### REGULATORY OVERSIGHT

**Office of the Commissioner of Insurance of Puerto Rico**

[www.ocs.pr.gov](http://www.ocs.pr.gov)

**Office of the Commissioner of Financial Institutions of Puerto Rico**

[www.ocif.pr.gov](http://www.ocif.pr.gov)

**Bermuda Monetary Authority**

[www.bma.bm](http://www.bma.bm)

**Cayman Islands Monetary Authority**

[www.cima.ky](http://www.cima.ky)

**U.S. Securities and Exchange Commissions**

(Base Point Advisors Only)

[www.sec.gov](http://www.sec.gov)

### BUSINESS INSURANCE GROUP

Captive Insurance Management Services, Including Risk Diversification and Pooling founded in 1993.

**Advantage Business Insurance Company I.I.**

**Advantage Property & Casualty Company SPC**

**Advantage Insurance of Vermont PCC, LLC**

For more information on AVI, its history, capitalization, regulation, compliance programs or other aspects of its business, please contact:

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