This is Aspida

We're in the business of protecting dreams.



Every great success story starts with a dream.

Our dream centered on a shared vision – change.

While others survived in monotony, we thrived in evolution. We are Aspida, and this is our story.

Year-after-year turned into decades of the same tale from wholesalers, producers, and clients alike. The archaic paper processes in the insurance industry – waiting for paper contracts, waiting for paper signatures and paper approvals, waiting for commission payouts on paper – were cumbersome, slow, and laden with dependencies.

So, we listened, adapted, and embraced disruption.

We created a business focused on providing retirement solutions to mirror the people we serve and reflect the digital world in which we live. We developed the tools and resources that allow producers, and their clients, to quickly, easily, and securely protect their own dreams.

Founded in 2021 by a collective vision of industry professionals with over 200 years of combined experience, Aspida has the **financial strength** – an A- (Excellent) rating – the **security** – backed by a leading global alternative investment manager, Ares Management Corporation, with over \$330 billion in assets under management – and the **capabilities** – cutting-edge, client-centered platform – to be a trusted partner in its clients' financial security.

We're leveraging innovation to equip our business to succeed in a digital age. We're providing retirement solutions with speed, simplicity, and security all while creating user-focused, elegant digital experiences. And we're driving our growth by doing good for the communities we serve.

We're in the business of helping people achieve – and protect – their dreams.

This is our dream. This is our story. This is Aspida.

Financial Ratings



Business Focus

Life Insurance, Annuities, Reinsurance

\$4.4 bn³

Assets Under Management

200+

Combined years industry experience of leadership

125+

Employees and growing

Purpose

To use our strength and security to protect policyholders

Ares & Aspida – A Strong Partnership

We have the trusted backing of Ares Management Corporation (NYSE:ARES). With approximately \$334 billion⁴ in assets under management, Ares is a leading global alternative investment manager offering clients complementary primary and secondary investment solutions across the credit, private equity, real estate and infrastructure asset classes.

Ares extensive history of successful business building combined with our agile, tech-forward approach to insurance provides the competitive advantage needed to – quickly, easily, and securely – protect our clients' dreams.



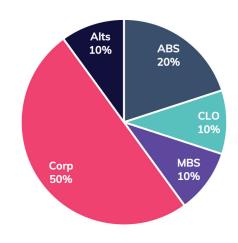
A Strategic Investment Approach

Ares Insurance Solutions ("AIS") is Ares' dedicated, in-house team that provides Aspida with asset management, capital solutions and corporate development services. AIS believes differentiated asset yield origination provides a significant competitive advantage.

The AIS team – an experienced management team of over ten with decades of direct insurance industry experience – combined with the support of over 790 Ares investment professionals, is dedicated to growing Aspida with purpose-built, ESG-driven infrastructure and capabilities designed specifically for insurance companies.

The Aspida portfolio is managed by AIS and subadvised to Ares Management and third-party asset managers. Ares has scale and origination volume in asset classes that benefit Aspida.

The Aspida and AIS teams work closely on performance, risk management, and investment compliance monitoring.



¹ AM Best assigned Aspida with a financial strength rating of A- (Excellent) on April 1, 2022. ² As of May 25, 2022. ³ AUM as of July 31, 2022. ⁴ As of June 30, 2022. AUM amounts include funds managed by Ivy Hill Asset Management, LP., a wholly owned portfolio company of Ares Capital Corporation and registered investment adviser. ⁵ As of August 2, 2022.

Aspida is the trade name of Aspida Life Insurance Company and its affiliates. Each company is solely responsible for its own financial conditions and contractual obligations.