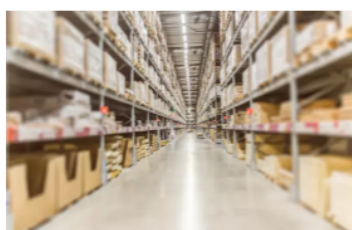


Ares Insurance Solutions

Ares Management > Our Business > Ares Insurance Solutions

Insurance Experience. Solutions Oriented. Platform Synergies.

Ares Insurance Solutions (“AIS”) is Ares Management's dedicated, in-house team that seeks to provide solutions to insurance clients, including:



Value Proposition

Asset Management

- Oversight and active management of investment plans
- Strategic and tactical asset allocation development and execution
- Investment risk management and analytics reporting

Capital Solutions

- Capital and liability management across jurisdictions and regimes
- Product pricing support
- Investment portfolio optimization

Corporate Development

- Reinsurance origination and advisory
- M&A origination and advisory
- Strategic partnership formation

Measurable Objective

Aim to Enhance Return on Capital

Seek to Optimize Required Capital

Seek to Drive Growth and Manage Risk

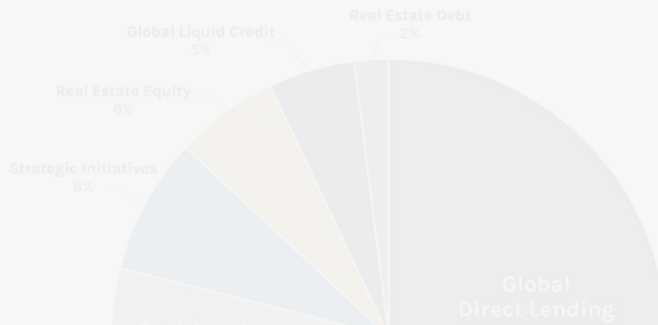
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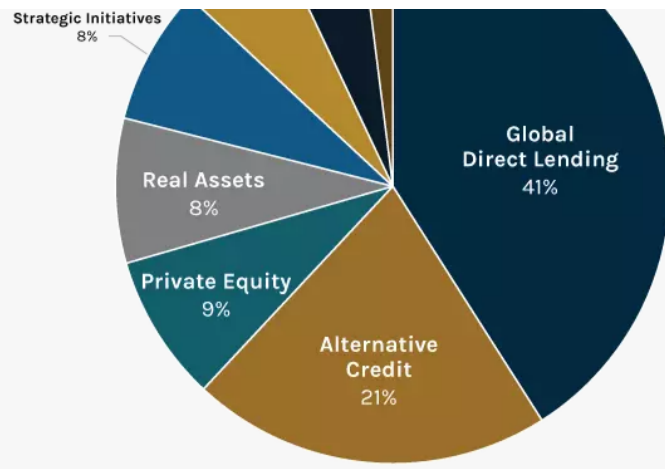
Value Proposition	<p>Asset Management</p> <ul style="list-style-type: none"> • Oversight and active management of investment plans • Strategic and tactical asset allocation development and execution • Investment risk management and analytics reporting 	<p>Capital Solutions</p> <ul style="list-style-type: none"> • Capital and liability management across jurisdictions and regimes • Product pricing support • Investment portfolio optimization 	<p>Corporate Development</p> <ul style="list-style-type: none"> • Reinsurance origination and advisory • M&A origination and advisory • Strategic partnership formation
Measurable Objective	<p>Aim to Enhance Return on Capital</p>	<p>Seek to Optimize Required Capital</p>	<p>Seek to Drive Growth and Manage Risk</p>

Ares Insurance AUM



Leveraging the more than 900 investment professionals across the firm's investment groups, AIS creates tailored investment solutions to help meet the bespoke objectives of our insurance clients. AIS strives to provide insurers with differentiated investment solutions with attractive risk- and capital- adjusted return profiles that fit within regulatory, rating agency and other counterparty guidelines.

Ares is an experienced and trusted partner to insurance clients. As of March 31, 2023, Ares



attractive risk- and capital- adjusted return profiles that fit within regulatory, rating agency and other counterparty guidelines.

Ares is an experienced and trusted partner to insurance clients. As of March 31, 2023, Ares managed approximately \$48.9 billion of assets under management in various strategies on behalf of approximately 200 domestic and foreign insurance company clients in the life and property and casualty sectors.

Our Approach

Our insurance specialists utilize resources across the Ares platform to tailor and deliver goal-oriented solutions for our insurance partners.

AIS is overseen by an experienced management team with direct insurance industry experience in many areas directly applicable to AIS and our insurance company clients. Members of the Ares team have previously held senior positions at leading insurers.



Aspida

Ares has launched an expansion of AIS through its establishment of Aspida. Aspida was created to issue insurance and reinsurance products for individuals and institutions seeking to fund their long-term financial needs. AIS acts as the dedicated investment manager, capital solutions and corporate development partner to Aspida, which focuses on the U.S. life and annuity insurance and reinsurance markets. AIS provides key strategic advantages to Aspida, including insurance investment experience, differentiated asset origination, asset-liability and capital management solutions and access to capital.



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