

Attractive Risk/Reward, Non-Correlated Longevity- Linked Investments



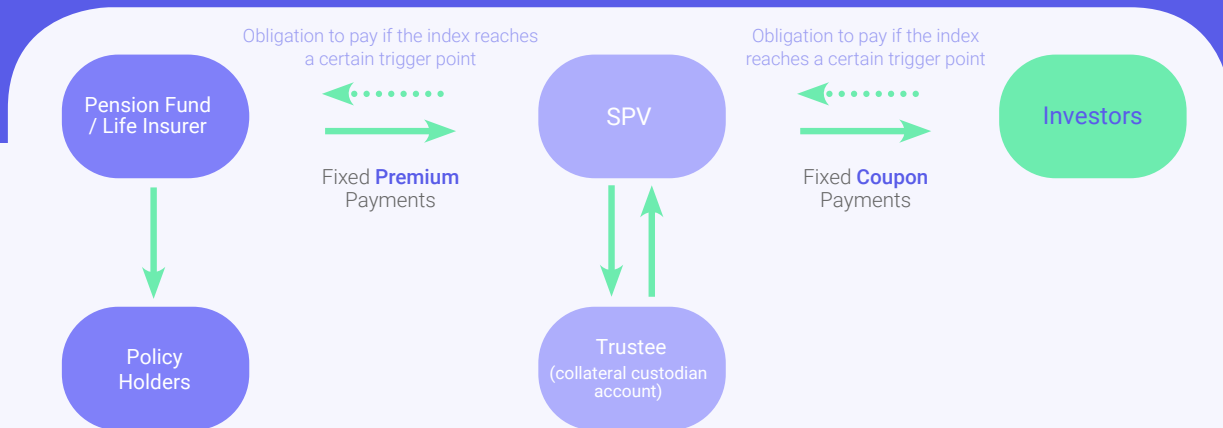
Vesttoo's proprietary AI-based technologies transfer Longevity Risk from the insurance industry to the capital markets, providing investors with attractive risk/reward, non-correlated investments

Longevity Risk & Large Market Potential

Life expectancy has been improving worldwide for decades. Unfortunately, projections used by life insurers and pension funds have underestimated this increase, exposing them to increasing Longevity Risk associated with future payments. This has generated enormous demand for Longevity Risk Transfer solutions, creating low-risk investment opportunities with attractive returns.

Vesttoo has been working closely with insurers, reinsurers and pension providers to manage their longevity risk using the capital markets. This is done by building regulatory-approved fully customizable risk transfer stop-loss programs in the form of structured notes issued by an SPV which provide attractive risk/reward, non-correlated investments in comparison to other fixed-income bonds and dividend stocks.

Reinsurance Through the Capital Markets: **Bonds**





Cutting-Edge Risk Transfer solution



Using proprietary AI-based technology, **Vesttoo** has optimized a structure that protects investors from adverse economic and regulatory changes. Vesttoo builds highly accurate indemnity-index calculations and sophisticated optimization algorithms for risk modeling and structuring. These proprietary risk models and indemnity indices are reviewed and endorsed by leading firms in the field.

Investors benefit from:



Stable, fixed-interest income



Non-correlated to macroeconomic risk and other financial classes



Attractive risk/reward compared to other fixed-income bonds and dividend stocks



Diversification opportunity for portfolios



Increased market capacity (long-term deals)



Consistency with regulatory requirements

About Vesttoo

Vesttoo, has developed advanced technologies for data-driven risk management, translating actuarial risk to financial risk through the capital markets. Vesttoo specializes in risk modeling and alternative risk transfer for the longevity and P&C markets, providing insurers with a low-cost strategic risk management solution for immediate capital relief and liability hedging.