FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

| Washington, | D.C. 20549 |
|-------------|------------|
|-------------|------------|

| Check this box if no longer subject |
|-------------------------------------|
| to Section 16. Form 4 or Form 5     |
| obligations may continue. See       |
| Instruction 1(b).                   |

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

**OMB APPROVAL** 3235-0287 Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Name and Address of Reporting Person*     McNealy Sean     |   |  |  |                                 | 2. Issuer Name and Ticker or Trading Symbol Abacus Life, Inc. [ ABL ] |   |  |  |                                      |                 |            |  | Relationship of Reporting Person(s) to Issuer (Check all applicable)     X Director X 10% Owner |   |   |  |  |  |  |  |
|--|---|--|--|---------------------------------|---|---|--|--|--------------------------------------|-----------------|------------|--|---|---|---|--|--|--|--|--|
| (Last) 2101 PA   | Last) (First) (Middle) 2101 PARK CENTER DRIVE, SUITE 170  |  |  |                                 |   | 3. Date of Earliest Transaction (Month/Day/Year) 10/13/2023 |  |  |                                      |                 |            |  |   |   | X Officer (give title below)  Co-Founder a  |  |  | Other (<br>below)<br>President   | specify  |  |
| (Street) ORLAN   | Street) DRLANDO FL 32835  |  |  |                                 | 4. If <i>F</i>  | 4. If Amendment, Date of Original Filed (Month/Day/Year)    |  |  |                                      |                 |            |  |   |   | ndividual or Joint/Group Filing (Check Applicable e)  X Form filed by One Reporting Person Form filed by More than One Reporting Person |  |  |  |  |  |
| (City)   |   |  |  |                                 |   |   |  |  |                                      |                 |            |  |   |   | nded to   |  |  |  |  |  |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Da |   |  | etion 2A. E<br>Exec<br>ay/Year) if any |                                 | Deemed<br>ecution Date,   |   |  |  | es Acquired (A)<br>Of (D) (Instr. 3, |                 | or 5. Amo  |  | unt of<br>ties<br>cially<br>Following   | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4) |   | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4)  |  |  |  |  |
|  |   |  |  | 10/12/                          |   |   |  | Code                                       | v                                    | Amount          | (A)<br>(D) | Pi   | ice   | Transa<br>(Instr. 3   | Transaction(s)<br>(Instr. 3 and 4)  |  |  | (1150.4)   |  |  |
| Common   | Common Stock  10/13/2023   S   700,500   D   \$0   12,593,250   D    Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |  |  |                                 |   |   |  |  |                                      |                 |            |  |   |   |   |  |  |  |  |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)        | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security   | 3. Transaction<br>Date<br>(Month/Day/Year) | if any                                 | emed<br>ion Date,<br>/Day/Year) | 4.<br>Transaction<br>Code (Instr.<br>8)                               |   | 5. Nu<br>of<br>Deriv<br>Secu<br>Acqu<br>(A) or<br>Dispo<br>of (D)<br>(Instr<br>and 5 | rities<br>ired<br>r<br>osed<br>)<br>: 3, 4 | 6. Date<br>Expirati<br>(Month/       | ion Da<br>Day/Y |            | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative<br>Security (Ins<br>3 and 4) |   | unt   |   | 9. Number of<br>derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 4) |  | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |  |

**Explanation of Responses:** 

Reflects a true up transfer to the intended allocation of shares of Issuer common stock pursuant to the terms of the Agreement and Plan of Merger, dated as of August 30, 2022 (as amended), by and among the Issuer, LMA Merger Sub, LLC, Longevity Market Assets, LLC and Abacus Settlements, LLC.

/s/ Jay Jackson, Power of Attorney for Sean McNealy

10/13/2023

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.