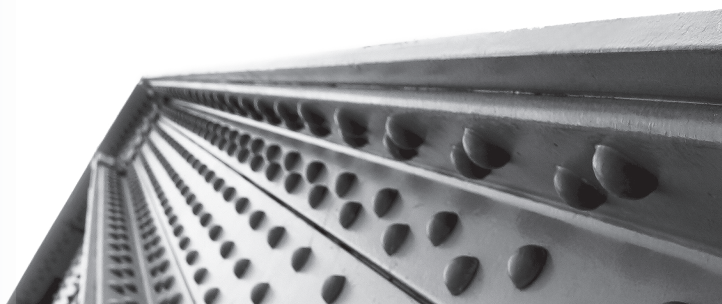


FACTS ABOUT

Assured Guaranty's Municipal Bond Insurance



Assured Guaranty Increases Financial Stability

- Over \$10 billion in claims-paying resources across the insurance subsidiaries of Assured Guaranty Ltd. (together with its subsidiaries, "Assured Guaranty").¹
- Nearly four decades of experience.
- The only longstanding municipal bond insurer to continue to write new business throughout the 2008 financial crisis and Great Recession.
- Insurance in force on approximately 6,000 municipal credits through its New York-based operating subsidiary Assured Guaranty Inc. (AG).

Assured Guaranty Protects Investors in Distress Situations

- Unconditionally and irrevocably guarantees timely payment of principal and interest when due.
- Proven record of paying investors' claims as contractually obligated. Investors in Assured Guaranty-wrapped obligations of Harrisburg, Pennsylvania; Jefferson County, Alabama; Stockton, California; Detroit, Michigan; and Puerto Rico have all received timely debt service payments, despite issuer defaults and even a trustee's refusal to draw on insurance policies. (See case history at right).

Assured Guaranty Manages Risk

- Insures only transactions that meet its disciplined underwriting criteria and diversification requirements.
- Provides continuous surveillance of every credit in its insured portfolio, works with issuers to address financial problems before they become serious and takes remedial action when appropriate.

A CASE HISTORY

Commitment to Investors

On Friday, February 1, 2013, Bank of New York Mellon, the trustee for the sewer revenue warrants issued by Jefferson County, Alabama, suspended principal and interest payments to warrant holders, including draws on AGM's insurance policy. To protect its policyholders, AGM paid all the scheduled principal and interest payments due on the AGM-insured sewer warrants directly to The Depository Trust Company (DTC), where the ownership accounts were maintained. DTC credited holders' accounts on the following Monday.

Assured Guaranty Provides Enhanced Market Liquidity for Investors' Bonds

- Assured Guaranty-insured bonds have historically tended to demonstrate greater price stability than comparable uninsured bonds of the same issuer when that issuer was under financial stress.
- AG's financial strength is rated AA+ by Kroll Bond Rating Agency (KBRA), AA by S&P Global Ratings (S&P) and A1 by Moody's Investors Service (Moody's). All the ratings have Stable Outlooks.

Assured Guaranty Provides Transparency

- AG is a subsidiary of a public company that is subject to SEC and New York Stock Exchange regulation and therefore held to higher legal standards of disclosure, oversight and transparency than non-public companies.

¹As of August 1, 2024. Aggregate data for insurance subsidiaries within the Assured Guaranty Ltd. (AGL) (NYSE: AGO) group. Claims on each insurance subsidiary's policies/financial guarantees are paid from that insurance subsidiary's separate claims-paying resources. Details in the latest AGL Financial Supplement at assuredguaranty.com/agldata.

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