

Oaktree Asset-Backed Income Fund

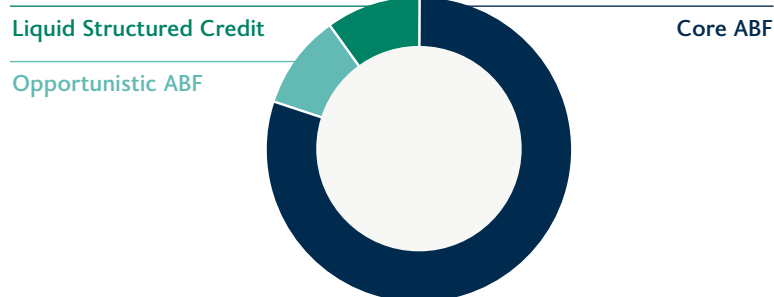
Diversified Credit Income Solution

The Oaktree Asset-Backed Income Fund (“ABIF” or the “Fund”) seeks to generate attractive income and strong risk-adjusted returns by constructing a diversified portfolio of credit investments—each secured by cash-flowing assets—leveraging Oaktree’s three decades of credit expertise.

Designed for private wealth investors

- **Diversified credit portfolio**
- **Simplified investment process** with low minimums, monthly subscriptions and pricing, and no capital calls¹
- **Flexible access to capital** with quarterly liquidity (expected, but not guaranteed)²
- **Straightforward tax reporting** via annual 1099-DIV

‘All-weather’ strategy diversified across sectors, collateral types and investment formats designed to help navigate market cycles



ABF represents asset-backed finance. Target allocations shown for illustrative purposes only. Subject to change without notice.

Seeks to deliver attractive outcomes³



Income

Attractive income from cash-flowing assets and lender scarcity that may offer higher yields



Diversification

Diversified credit exposure beyond corporate lending, reducing concentration risk



Risk Mitigation

Enhanced risk mitigation through structural protections and collateral-backed investments

Compelling market opportunity⁴



As traditional banks retreat, non-bank lenders are stepping in to fill the financing gap



Uncrowded market offers attractive entry opportunities



Borrower demand supports lenders in securing higher yields and stronger protections



HOWARD MARKS
CO-CHAIRMAN, CO-FOUNDER

“We believe ABF isn’t a short-term opportunity, but rather the next frontier of private credit.”

The Oaktree Asset-Backed Income Fund is subject to significant risks and investors may lose all or part of their investment. There is no guarantee that the investment strategy described above will be successful or lead to positive performance of the Fund. See the Fund’s prospectus for additional information regarding investment strategies and risks.

The Oaktree advantage

- A leading global credit platform with 30+ years of expertise across a broad but specialized array of strategies
- Investment philosophy with risk control and consistency at the forefront
- Established global sourcing and origination capabilities

30+ years

Experience

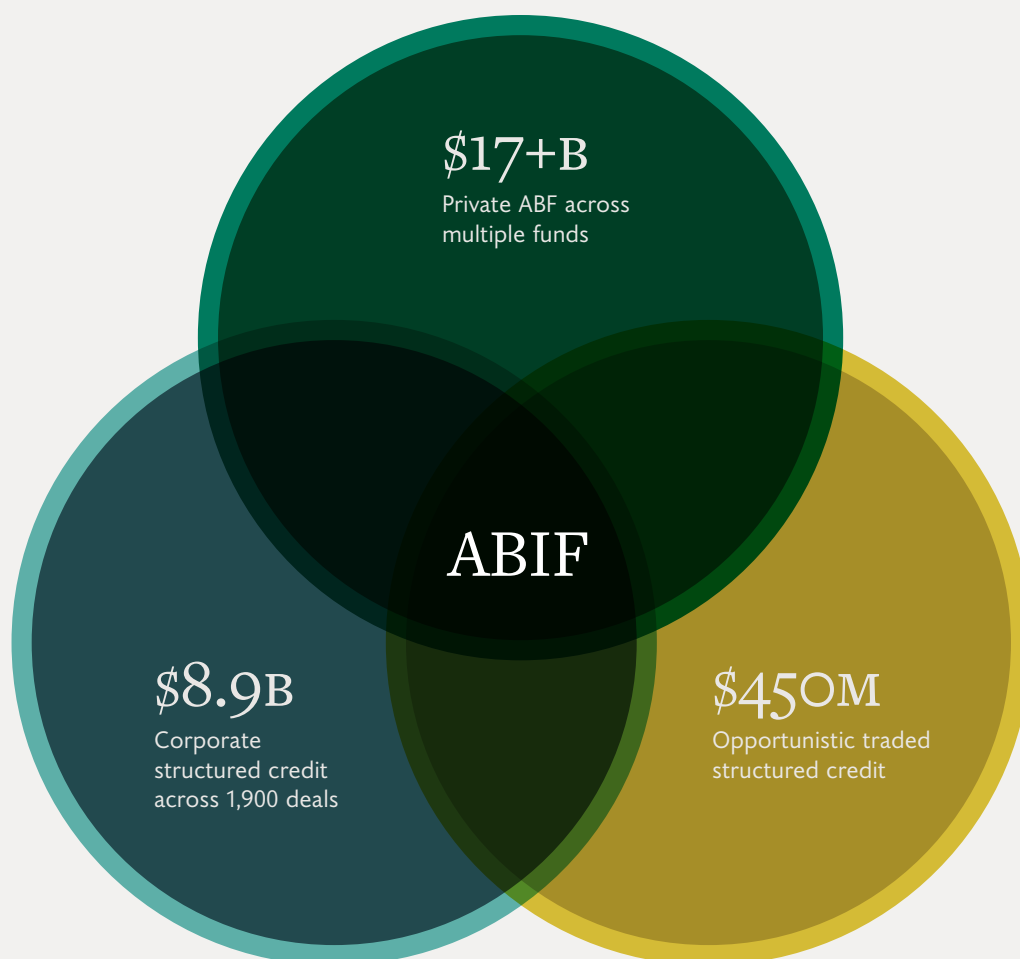
\$209B

Total AUM

\$149B

Credit AUM

ABF capitalizes the full spectrum of Oaktree's credit capabilities



Oaktree's ABF expertise:

Investing in private and structured credit since 2004

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As of June 30, 2025. This chart illustrates how the Fund may leverage various credit strategies. Each segment represents different types of investment capabilities, helping to diversify risk and seek income from multiple sources.

ENDNOTES

- ¹ There is no assurance monthly distributions will be paid. The Fund's distributions may be funded from unlimited amounts of offering proceeds or borrowings, which may constitute a return of capital and reduce the amount of capital available to the Fund for investment. Any capital returned to Shareholders through distributions will be distributed after payment of fees and expenses. Although the Fund's distributions may constitute a return of capital, return of capital does not constitute income.
- ² The Fund is an "interval fund," an investment fund that periodically offers to repurchase its shares from investors, providing limited liquidity. In order to provide liquidity to shareholders, the Fund has adopted a fundamental investment policy, which may only be changed with shareholder approval, to make quarterly offers to repurchase between 5% and 25% of its outstanding Shares at NAV. Subject to applicable law and approval of the Fund's Board of Directors, for each quarterly repurchase offer, the Fund currently expects to offer to repurchase at least 5% of the Fund's outstanding shares at NAV. Shares are not otherwise redeemable. Shares will not be listed on any national securities exchange.
- ³ All expressions of opinion are subject to change without notice and are not intended to be a forecast of future events or results. There can be no assurance that historical trends will continue during the life of any Oaktree investment vehicle. An investment in the strategy entails a degree of risk. There is no guarantee of consistent income from asset-based finance investments. Cash flows from underlying assets can be unpredictable and may vary significantly from expectations. Income distributions are not assured, and competitive advantages contributing to returns may not persist. Diversification does not ensure a profit or protect against loss. Correlations between asset types can increase during market stress, and some asset classes within asset-based finance may remain highly correlated despite diversification. Differentiated exposure does not protect from market volatility. Bankruptcy-remote structures and asset backing do not eliminate all investment risks. Cash-generating assets may stop generating cash, asset values can decline significantly, and structural protections may not prevent losses in all circumstances. Downside risk cannot be completely eliminated, regardless of structural features.
- ⁴ All expressions of opinion are subject to change without notice and are not intended to be a forecast of future events or results. There can be no assurance that historical trends will continue during the life of any Oaktree investment vehicle. Terms summarized herein are for informational purposes and qualified in their entirety by the more detailed information set forth in the Fund's prospectus. You should read the prospectus carefully prior to making an investment.

Explore the world of alternative investments confidently with our expert-curated online glossary for all your financial terminology needs. ►

DISCLOSURES

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Before investing, consider the Oaktree Asset-Backed Income Fund's investment objectives, risks, charges and expenses. Please read the prospectus carefully before investing.

Oaktree Fund Advisors, LLC (the "Adviser" and, collectively with its affiliates, referred to as "Oaktree").

The words "we," "us," "our" and the "Fund" refer to Oaktree Asset-Backed Income Fund.

This sales and advertising literature is neither an offer to sell nor a solicitation of an offer to buy any securities. An offering is made only by the Fund's prospectus. This literature must be read in conjunction with the Fund's prospectus in order to fully understand all of the implications and risks of the offering of securities to which the Fund's prospectus relates. A copy of the Fund's prospectus must be made available to you in connection with any offering. Neither the Securities and Exchange Commission, nor any other state securities regulator has approved or disapproved of our common shares, determined if the Fund's prospectus is truthful or complete, or passed on or endorsed the merits of the offering. Any representation to the contrary is a criminal offense.

RISKS TO CONSIDER

Illiquidity: Shares are not traded on any exchange and can only be redeemed through limited quarterly repurchase offers.

Leverage: The Fund may use borrowed money, which can magnify both gains and losses.

Credit Risk: Issuers of underlying assets may default, leading to losses.

Asset-Backed Securities Risk: Investments in ABS, CLOs, and similar instruments are subject to credit, market, structural, and legal risks.

Below Investment Grade/High-Yield Risk: The Fund may invest in "junk" bonds, which are more volatile and have a higher risk of default.

Valuation Risk: Some assets may be difficult to value, especially illiquid or complex securities.

Interest Rate Risk: Rising interest rates can reduce the value of the Fund's investments.

Real Estate & Mortgage-Backed Securities Risk: Exposure to real estate and mortgage-backed securities brings risks related to property values, borrower defaults, and market conditions.

Management Risk: The Fund's performance depends on the skill of Oaktree's investment team.

Repurchase Offer Risk: Repurchase offers may not be sufficient to meet all redemption requests, and may force asset sales at unfavorable prices.

Inflation Risk: Inflation may erode the real value of investment returns.

Foreign Securities & Currency Risk: Investments outside the U.S. are subject to additional risks, including currency fluctuations and political instability.

Regulatory & Legal Risk: Changes in laws or regulations could adversely affect the Fund.

Cybersecurity & Operational Risk: Vulnerability to cyber-attacks, data breaches, or operational failures.

Conflicts of Interest: Oaktree manages other funds, which may create conflicts in allocating investment opportunities.

Non-Diversification: As a non-diversified fund, the Fund may invest a larger portion of its assets in the securities of one or a few issuers than a diversified fund. A non-diversified fund's investment in fewer issuers may result in the fund's shares being more sensitive to the economic results of those issuers. An investment in the Fund could fluctuate in value more than an investment in a diversified fund.

The Fund is new with limited operating history and there can be no assurance that the Fund will grow or maintain an economically viable size, in which case the Board of Trustees of the Fund may determine to liquidate the Fund.

The quoted indexes within this publication are unmanaged and cannot be purchased directly by investors. Index performance is shown for illustrative purposes only, and it does not predict or depict the performance of any investment. There may be material factors relevant to any such comparison, such as differences in volatility and also regulatory and legal restrictions between the indexes shown and any investment in a Brookfield strategy, composite or fund. Brookfield Oaktree Wealth Solutions obtained all index data from third-party index sponsors and believes the data to be accurate; however, Brookfield Oaktree Wealth Solutions makes no representation regarding its accuracy. Indexes are unmanaged and cannot be purchased directly by investors.

FORWARD-LOOKING STATEMENTS

Information herein contains, includes or is based on forward-looking statements within the meaning of the federal securities laws, specifically Section 21E of the Securities Exchange Act of 1934, as amended, and Canadian securities laws. Forward-looking statements include all statements, other than statements of historical fact, that address future activities, events or developments, including, without limitation, business or investment strategy or measures to implement strategy, competitive strengths, goals, expansion and growth of our business, plans, prospects and references to our future success. You can identify these statements by the fact that they do not relate strictly to historical or current facts.

Words such as “anticipate,” “estimate,” “expect,” “project,” “intend,” “plan,” “believe” and other similar words are intended to identify these forward-looking statements. Forward-looking statements can be affected by inaccurate assumptions or by known or unknown risks and uncertainties. Many such factors will be important in determining our actual future results or outcomes. Consequently, no forward-looking statement can be guaranteed. Our actual results or outcomes may vary materially. Given these uncertainties, you should not place undue reliance on these forward-looking statements.

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Quasar Distributors, LLC serves as the placement agent for Oaktree Asset-Backed Income Fund Inc.