

# Why

In today's insurance marketplace, many boards, executives, and risk committees believe their Asset Liability Management (ALM) and hedging frameworks are robust. Yet, critical gaps often go unnoticed—until it's too late. Traditional asset management and simplistic ALM approaches cannot achieve insurers' financial objectives across accounting, statutory, regulatory capital, and economic dimensions. These outdated practices lead to missed opportunities, unrealized financial goals, and heightened risk exposure.

High hedging costs associated with dynamic hedging strategies further strain profitability, making it increasingly difficult for insurers to offer competitive products. Without innovative solutions, insurers risk falling behind in a market that demands both efficiency and adaptability.

**ARNEX exists to fill this void – and transform the industry.**

***Risk Reengineered.***

# How

We don't just refine existing strategies; we reengineer them. Our ALM Gold Standard leverages advanced tools and methodologies to go beyond existing approaches.

ARNEX partners directly with your board, CEO, and risk oversight leadership to build the robust risk-management capabilities today's environment demands.

## **Our Approach Includes:**

- **Sophisticated ALM Tools & Expertise:** Leveraging decades of experience and advanced proprietary software.
- **End-to-End Risk Management Oversight:** Advanced ALM and hedging techniques to maximize financial performance and optimize risk.
- **Scalable Modeling and Actuarial Support:** Our Data & Modeling Institute (DMI) delivery platform addresses resource gaps within actuarial functions and employs techniques to lower computing costs.

# What

By combining cutting-edge technology with actuarial precision, ARNEX delivers measurable results that drive financial success.

## **Key Offerings**

- Full-Cycle ALM Execution
- Portfolio Optimization
- Next-Gen Hedging Strategies
- Bond Structuring
- Scalable DMI Modeling Services
- Risk-Managed Funds & Strategies

By integrating advanced analytics, dynamic hedging strategies, and optimization methodologies, ARNEX delivers real value beyond investment returns: **enhanced profitability, improved capital efficiency, and reduced risk.**

# Our Mission

To maximize financial performance and optimize risk, equipping our clients with the tools and strategies needed to thrive in a competitive and turbulent industry.

# What

## 1 Reduce Earnings Volatility

- Implement advanced hedging strategies to stabilize net income.
- Align risk management frameworks to mitigate financial shocks.

1

## 2 Maximize Financial Performance

- Optimize portfolio allocation to achieve superior risk-adjusted returns.
- Drive financial objectives across accounting, regulatory, and economic dimensions.

2

## 3 Manage All Dimensions of Interest Rate Risk

- Address first- and second-order exposures, including yield curve shifts.
- Explicitly calculate and manage interest rate risk across P&L, capital ratios, and economic surplus.

3

## 4 Provide Innovative Solutions

- Develop next-generation financial products like FIAs and RILAs to enhance profitability.
- Leverage proprietary tools and methodologies to address complex risk and capital challenges.

4

## 5 Transform Asset Management

- Move beyond traditional benchmarks to align assets with liabilities, income statements, and required capital.
- Integrate advanced analytics and optimization techniques to unlock hidden value.

5

## 6 Next-Generation Hedging

- Reshape net income and required capital distributions to reduce costs and volatility.
- Maximize hedge efficiency with innovative overlays that go beyond traditional instruments.

6

With **ARNEX**, insurers and pension plans don't just manage their financial performance  
—they optimize it to unprecedented levels.



**Corwin (Cory) Zass**  
Co-Founder and  
Chief Actuary



**Charles L. Gilbert**  
Co-Founder and Chief  
Investment Strategist



**Hélène Baril**  
Head of Risk & Capital  
Management



**Daron Yates**  
Head of Data &  
Modeling Institute





**Dave Bulin**  
Head of Investment Consulting  
& Hedging Solutions



**Naoya Kobayashi**  
Head of Financial Engineering  
& Quantitative Strategies

Make the leap to innovative, visionary financial management today.

Contact ARNEX at  [info@arnexcapital.com](mailto:info@arnexcapital.com) | Or visit  [www.arnexcapital.com](http://www.arnexcapital.com)  
to learn how you can achieve the ARNEX ALM Gold Standard.

