



**Jeff Kramer**  
**Partner, Portfolio Manager, and Head of ABS**  
**Ares Management LLC**  
**New York, NY**

Jeff Kramer is a Partner, Portfolio Manager and Head of ABS at Ares Management, LLC in New York, where he focuses on alternative credit investments. Mr. Kramer serves as a member of the Ares Partner's Committee, Ares Credit Group's Alternative Credit Executive Committee, Alternative Credit Investment Committee, and Ares Commercial Finance Investment Committee. Prior to joining Ares in 2013, Mr. Kramer worked in the Special Situations Group at

Goldman Sachs & Co., where he was a member of the Asset Investing team from 2009 through 2013, focusing on investing and lending across a wide range of consumer and commercial related assets. Prior to Mr. Kramer's integration into the Special Situations Group at Goldman Sachs, he founded ReMark Capital Group, LLC, in 2005, an investment management company focused on asset investing in the consumer loan space. ReMark Capital was a partnership between Mr. Kramer and Goldman Sachs, and the platform was acquired in full by Goldman Sachs in 2009. Previously, Mr. Kramer was an Executive Director in the Global Financial Markets Division and Co-Head of the Securitization and Structured Credit Unit of WestLB AG, a European based global commercial and investment bank. Prior to that, Mr. Kramer worked in the Structured Finance and Capital Markets Groups of both Rothschild, Inc. and Nomura Securities and was a Vice President in the Asset Finance Unit at Financial Security Assurance Inc.

Mr. Kramer holds a B.B.A. from the University of Texas at Austin in Finance. He lives in New York City with his wife, Kathy, and his daughter, Olivia.