

Life Policy — Case: CL7012

Policy Overview	
Field	Value
Carrier	Jackson National Life Insurance
Policy Type	Term (To Age 100)
Policy Number	T37012
Issue Date	January 3, 1989
Face Value (Death Benefit)	\$ 300,000.00
Cash Surrender Value	\$ -
Accumulation Value	\$ -
Loan Balance	\$ -

Insured Profile	
Field	Value
Case Name	CL7012
Date of Birth	March 17, 1954
Age	71.74
Gender	Female
Lifestyle	Non-Smoker
BMI / BP	20.4 / 115/80
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	December 26, 2024
APS Summary Months	81 months (6.8 years)
Key Medical Conditions	African-American female with extensive psychiatric disease including schizoaffective disorder, schizophrenia, hallucinations, and paranoia. Major comorbidities include CKD stage 3, hypertension, dyslipidemia, heart disease, prior stroke, two aneurysm repairs, seizures, anemia, osteoporosis, hypothyroidism, and chronic pain disorders.

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Investment Structure & ROI Sensitivity

Component	Amount	Notes
Policy Purchase Price	\$ 129,000.00	Upfront acquisition
Premium Funding (APS period)	\$ -	Over 81 months
Total Investment (APS)	\$ 129,000.00	Purchase + premiums
Projected Death Benefit	\$ 300,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$ -	\$ 129,000	2	66.3%
48	\$ -	\$ 129,000	4	33.2%
60	\$ -	\$ 129,000	5	26.5%
81	\$ -	\$ 129,000	6.8	19.5%
96	\$ -	\$ 129,000	8	16.6%
108	\$ -	\$ 129,000	9	14.7%

Highlights

- Strong Base-Case Return: 19.5% Annual ROI at 6.8-year LE, 2.33× equity multiple.
- Collateralized by U.S. life insurance policy issued by A+ rated carrier.
- Investor holds direct title and ownership of the policy.
- Non-correlated asset class.
- Policy on premium waiver

Risks & Considerations

- Longevity Risk: Returns decline if insured lives beyond APS.
- Premium Continuity: Required to maintain policy in force.
- Illiquidity: Investment is illiquid until maturity or resale.
- Servicing Fees: Ongoing costs for policy servicing after year 3.