

Life Policy — Case: GB0320

Policy Overview	
Field	Value
Carrier	West Coast Life Insurance Company
Policy Type	Universal Life
Policy Number	ZUA420320
Issue Date	December 10, 2010
Face Value (Death Benefit)	\$ 400,000.00
Cash Surrender Value	\$ 11,390.59
Accumulation Value	\$ 6,110.59
Loan Balance	\$ -

Insured Profile	
Field	Value
Case Name	GB0320
Date of Birth	June 14, 1954
Age	71.5
Gender	Female
Lifestyle	Non-Smoker
BMI / BP	20.8 / 150/76
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	November 6, 2024
APS Summary Months	101 months (8.4 years)
Key Medical Conditions	Hypertension not optimally controlled, hyperlipidemia, non-obstructive coronary artery disease, paroxysmal SVT, palpitations, LVH, mitral valve prolapse, chronic fatigue post-COVID, insomnia with chronic Xanax use, cervical spine degenerative disease, calcified meningiomas, resolved hepatitis C, and prior ectopic pregnancy.

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Investment Structure & ROI Sensitivity

Component	Amount	Notes
Policy Purchase Price	\$ 110,000.00	Upfront acquisition
Premium Funding (APS period)	\$ 46,300.00	Over 101 months
Total Investment (APS)	\$ 156,300.00	Purchase + premiums
Projected Death Benefit	\$ 400,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$ 4,876	\$ 114,876	2	124.1%
60	\$ 22,747	\$ 132,747	5	40.3%
84	\$ 36,032	\$ 146,032	7	24.8%
101	\$ 46,300	\$ 156,300	8.4	18.6%
120	\$ 58,603	\$ 168,603	10	13.7%
144	\$ 76,202	\$ 186,202	12	9.6%

Highlights

- Strong Base-Case Return: 18.6% Annual ROI at 8.4-year LE, 2.56× 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.

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.