

Life Policy — Case: GF3762

Policy Overview

Field	Value
Carrier	Lincoln National Life Insurance Company
Policy Type	Universal Life
Policy Number	UL10063762
Issue Date	April 4, 2002
Face Value (Death Benefit)	\$ 750,000.00
Cash Surrender Value	\$ 2,079.31
Accumulation Value	\$ -
Loan Balance	\$ -

Insured Profile

Field	Value
Case Name	GF3762
Date of Birth	July 22, 1957
Age	68.52
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	26.23 125/75
APS Summary Provider	LezDo Techmed
APS Summary Underwriting Date	January 12, 2026
APS Months	77 months (6.45 years)
Key Medical Conditions	Hypertension, Diabetes mellitus, Hyperlipidemia, Coronary Artery Disease, Left Ventricular Hypertrophy, Palpitations, Panic attack, depression disorder, SOB, Cubital tunnel syndrome on left, diffuse large B-cell lymphoma, lymph nodes of multiple sites, Cervical adenopath, Benign prostate hypertrophy, Sleep apnea, Primary osteoarthritis of left hip s/p arthroplasty, Thrombocytopenia, Anemia, Acute Kidney

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Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$ 158,000.00	Upfront acquisition
Premium Funding (APS period)	\$ 66,011.00	Over 77 months
Total Investment (APS)	\$ 224,011.00	Purchase + premiums
Projected Death Benefit	\$ 750,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
36	\$ 60,730	\$ 218,730	3	81.0%
48	\$ 60,730	\$ 218,730	4	60.7%
60	\$ 60,730	\$ 218,730	5	48.6%
77	\$ 66,011	\$ 224,011	6.45	36.4%
96	\$ 81,012	\$ 239,012	8	26.7%
120	\$ 109,533	\$ 267,533	10	18.0%

Highlights

- Strong Base-Case Return: 36.4% Annual ROI at 6.45-years, 3.35× 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.