Life Policy — Case: GH110L

Policy Overview	
Field	**Value**
Carrier	American General Life Insurance Company
Policy Type	Elite Index Universal Life
Policy Number	AS0013110L
Issue Date	September 12, 2005
Face Value (Death Benefit)	$ 500,000.00
Cash Surrender Value	$ 1,609.70
Accumulation Value	$ 1,609.70
Loan Balance	$ -

Insured Profile	
Field	**Value**
Case Name	GH110L
Date of Birth	February 4, 1948
Age	77.81
Gender	Female
Lifestyle	Non-Smoker
BMI / BP	23.7 | 130/77
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	September 24, 2024
APS Months	88 months (7.3 years)
Key Medical Conditions	Hypertension, hyperlipidemia, mild carotid atherosclerosis, osteopenia, osteoarthritis (right hip), history of squamous cell carcinoma (2018), colon polyps, sigmoid diverticulosis, anxiety disorder, overactive bladder, vertigo (2018).

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Investment Structure & ROI Sensitivity		
Component	**Amount**	**Notes**
Policy Purchase Price	$ 127,000.00	Upfront acquisition
Premium Funding (APS period)	$ 71,945.00	Over 88 months
Total Investment (APS)	$ 198,945.00	Purchase + premiums
Projected Death Benefit	$ 500,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	$ 13,497	$ 140,497	2	128.0%
48	$ 30,884	$ 157,884	4	53.9%
60	$ 41,459	$ 168,459	5	39.4%
88	**$ 71,945**	**$ 198,945**	**7.33**	**21.1%**
108	$ 97,747	$ 224,747	9	10.9%
132	$ 135,445	$ 262,445	11	8.1%

Highlights

• Strong Base-Case Return: 21.1% Annual ROI at 7.3-year LE, 2.48× 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.