Life Policy — Case: HP2471

Policy Overview	
Field	**Value**
Carrier	Protective Life Insurance Co
Policy Type	Universal Life
Policy Number	B00602471
Issue Date	February 18, 2014
Face Value (Death Benefit)	$ 150,000.00
Cash Surrender Value	$ 5,722.24
Accumulation Value	$ 1,003.24
Loan Balance	$ -

Insured Profile	
Field	**Value**
Case Name	HP2471
Date of Birth	September 29, 1941
Age	84.17
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	23.5 | 123/75
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	April 15, 2025
APS Summary Months	47 months (3.9 years)
Key Medical Conditions	Coronary atherosclerosis, hyperlipidemia, orthostatic hypotension, near syncope, impaired balance, various skin cancers, total knee and shoulder arthroplasty, gastroesophageal reflux disease, painless rectal bleeding, vitamin D and B12 deficiencies, infected sebaceous cyst, sialadenitis, actinic keratosis, seborrheic keratosis, solar lentigines, and cherry angiomas.

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Investment Structure & ROI Sensitivity		
Component	**Amount**	**Notes**
Policy Purchase Price	$ 60,000.00	Upfront acquisition
Premium Funding (APS period)	$ 19,054.00	Over 47 months
Total Investment (APS)	$ 79,054.00	Purchase + premiums
Projected Death Benefit	$ 150,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
12	$ 4,319	$ 64,319	1	133.2%
24	$ 9,030	$ 69,030	2	58.6%
36	$ 14,243	$ 74,243	3	34.0%
47	**$ 19,054**	**$ 79,054**	**3.9**	**22.8%**
72	$ 32,257	$ 92,257	6	10.5%
96	$ 49,018	$ 109,018	8	4.7%

Highlights

- Strong Base-Case Return: 22.8% Annual ROI at 3.9-year LE, 1.9× 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.