Life Policy — Case: JK4914

Policy Overview	
Field	**Value**
Carrier	Northwestern Mutual Life
Policy Type	Universal Life
Policy Number	19274914
Issue Date	February 18, 2011
Face Value (Death Benefit)	$ 1,000,000.00
Cash Surrender Value	$ 126,112.47
Accumulation Value	$ 126,204.14
Loan Balance	$ -

Insured Profile	
Field	**Value**
Case Name	JK4914
Date of Birth	May 14, 1945
Age	80.59
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	21.8 / 127/73
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	February 24, 2025
APS Summary Months	50 months (4.2 years)
Key Medical Conditions	Hyperlipidemia; white coat hypertension; right bundle branch block with intermittent PVCs; severe obstructive sleep apnea on CPAP; chronic cough; chronic vasomotor rhinitis; prostate cancer status post prostatectomy and radiation; benign prostatic hyperplasia; chronic prostatitis; erectile dysfunction; hematuria; osteopenia; vitamin D deficiency; chronic tinnitus; prior shoulder arthroscopy; lactase deficiency.

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Investment Structure & ROI Sensitivity		
Component	**Amount**	**Notes**
Policy Purchase Price	$ 498,000.00	Upfront acquisition
Premium Funding (APS period)	$ -	Over 50 months
Total Investment (APS)	$ 498,000.00	Purchase + premiums
Projected Death Benefit	$ 1,000,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
12	$ -	$ 498,000	1	100.8%
24	$ -	$ 498,000	2	50.4%
36	$ -	$ 498,000	3	33.6%
50	**$ -**	**$ 498,000**	**4.2**	**24.0%**
72	$ 51,411	$ 549,411	6	13.7%
96	$ 173,731	$ 671,731	8	6.1%

Highlights

- Strong Base-Case Return: 24% Annual ROI at 4.2-year LE, 2× 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.