

Life Policy — Case: JT0928

Policy Overview	
Field	Value
Carrier	John Hancock Life Insurance
Policy Type	Universal Life
Policy Number	46190928
Issue Date	November 16, 2019
Face Value (Death Benefit)	\$ 500,000.00
Cash Surrender Value	\$ -
Accumulation Value	\$ -
Loan Balance	\$ -

Insured Profile	
Field	Value
Case Name	JT0928
Date of Birth	October 25, 1949
Age	76.16
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	28 / 142/68
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	December 1, 2025
APS Summary Months	81 months (6.8 years)
Key Medical Conditions	Type 2 diabetes with poor glycemic control, hypertension, nonalcoholic steatohepatitis, degenerative spine and shoulder disease, benign prostatic hypertrophy with urinary symptoms, diverticulosis, nephrolithiasis, insomnia, hypogonadism, and vitamin D excess; preserved renal function, normal blood counts and PSA; no major cardiac, cerebrovascular, or malignant disease documented.

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Investment Structure & ROI Sensitivity

Component	Amount	Notes
Policy Purchase Price	\$ 138,000.00	Upfront acquisition
Premium Funding (APS period)	\$ 66,876.00	Over 81 months
Total Investment (APS)	\$ 204,876.00	Purchase + premiums
Projected Death Benefit	\$ 500,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$ 17,668	\$ 155,668	2	110.6%
48	\$ 38,578	\$ 176,578	4	45.8%
60	\$ 47,626	\$ 185,626	5	33.9%
81	\$ 66,876	\$ 204,876	6.8	21.2%
96	\$ 84,015	\$ 222,015	8	15.7%
120	\$ 119,825	\$ 257,825	10	9.4%

Highlights

- Strong Base-Case Return: 21.1% Annual ROI at 6.8-year LE, 2.44× 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.