

Life Policy — Case: JV5557

Policy Overview

Field	Value
Carrier	All State Life Insurance Company
Policy Type	Universal Life
Policy Number	777675557
Issue Date	October 4, 1984
Face Value (Death Benefit)	\$ 175,000.00
Cash Surrender Value	\$ 34,094.00
Accumulation Value	\$ 34,094.00
Loan Balance	\$ -

Insured Profile

Field	Value
Case Name	JV5557
Date of Birth	February 14, 1945
Age	80.97
Gender	Male
Lifestyle	Former Smoker
BMI / BP	34.17 140/78
APS Summary Provider	LezDo Techmed
APS Summary Underwriting Date	January 13, 2026
APS Months	23 months (1.95 years)
Key Medical Conditions	Former smoker, Obese, Essential hypertension, Paroxysmal atrial fibrillation s/p EPS with trans septal puncture and DCCV x 2, chronic kidney disease stage unspecified, Thoracic aortic aneurysm without rupture, non-rheumatic aortic (valve) insufficiency, Anxiety, Skin cancer s/p excision, Iatrogenic hepatic failure s/p liver transplantation, Hernia s/p repair.

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Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$ 75,000.00	Upfront acquisition
Premium Funding (APS period)	\$ -	Over 23 months
Total Investment (APS)	\$ 75,000.00	Purchase + premiums
Projected Death Benefit	\$ 175,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
12	\$ -	\$ 75,000	1	133.3%
23	\$ -	\$ 75,000	1.95	68.4%
36	\$ -	\$ 75,000	3	44.4%
48	\$ 10,389	\$ 85,389	4	26.2%
60	\$ 24,035	\$ 99,035	5	15.3%
72	\$ 38,757	\$ 113,757	6	9.0%

Highlights

- Strong Base-Case Return: 68.4% Annual ROI at 1.95-years, 2.33× 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.
- Death Benefit Option: Death Benefit Includes Policy Value

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.