

Life Policy — Case: TM0112

Policy Overview	
Field	Value
Carrier	Jaskson National Life Insurance
Policy Type	Universal Life (second to die)
Policy Number	ESNG000112
Issue Date	February 1, 2001
Face Value (Death Benefit)	\$ 1,000,000.00
Cash Surrender Value	\$ -
Accumulation Value	\$ -
Loan Balance	\$ -

Insured Profile	
Field	Value
Case Name	TM0112
Date of Birth	F: 7/25/1943 M: 2/3/1934
Age	F: 82.39 M: 91.78
Gender	Both Alive
Lifestyle	Female: Non-Smoker
BMI / BP	Female: 22.3 / 131/64
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	June 13, 2024
APS Summary Months	F:62 months (5.1 years) M: 28 months (2.3 year)
Key Medical Conditions	Female: Hypertension, hyperlipidemia, abnormal blood glucose with A1c 6.2, ventricular bigeminy and PVCs, peripheral venous insufficiency with chronic stasis dermatitis and prior venous ulcer, GERD, osteopenia, vitamin D deficiency, chronic low back pain, past pneumonia and coccidiomycosis, chronic anemia, menopause, and varicose vein surgeries

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Investment Structure & ROI Sensitivity

Component	Amount	Notes
Policy Purchase Price	\$ 344,000.00	Upfront acquisition
Premium Funding (APS period)	\$ 122,097.00	Over 62 months
Total Investment (APS)	\$ 466,097.00	Purchase + premiums
Projected Death Benefit	\$ 1,000,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$ 3,476	\$ 347,476	2	93.9%
36	\$ 36,776	\$ 380,776	3	54.2%
48	\$ 70,753	\$ 414,753	4	35.3%
62	\$ 122,097	\$ 466,097	5.2	22.0%
72	\$ 160,646	\$ 504,646	6	16.4%
96	\$ 265,786	\$ 609,786	8	8.0%

Highlights

- Strong Base-Case Return: 22% Annual ROI at 5.2-year LE, 2.15× 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.