Life Policy — Case: WK571L

Policy Overview	
Field	**Value**
Carrier	American General Life
Policy Type	Adjustable Life
Policy Number	UME169571L
Issue Date	January 6, 2009
Face Value (Death Benefit)	$ 175,000.00
Cash Surrender Value	$ 1,194.56
Accumulation Value	$ 144.56
Loan Balance	$ -

Insured Profile	
Field	**Value**
Case Name	HP2471
Date of Birth	December 2, 1949
Age	76.03
Gender	Male
Lifestyle	Non-Smoker
BMI	23.5
APS Summary Provider	Focus Medical Underwriters
APS Summary Underwriting Date	January 20, 2025
APS Summary Months	83 months (6.9 years)
Key Medical Conditions	Hypertension, hyperlipidemia, coronary atherosclerosis with a markedly elevated calcium score of 920, mild stress-induced ischemia, mitral regurgitation, prior bilateral DVT, BPH with urinary symptoms, GERD, sensorineural and mixed hearing loss, tinnitus, psoriasis, scattered lung nodules, and family history of premature heart disease.

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Investment Structure & ROI Sensitivity		
Component	**Amount**	**Notes**
Policy Purchase Price	$ 65,000.00	Upfront acquisition
Premium Funding (APS period)	$ 11,512.00	Over 83 months
Total Investment (APS)	$ 76,512.00	Purchase + premiums
Projected Death Benefit	$ 175,000.00	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	$ -	$ 65,000	2	84.6%
48	$ -	$ 65,000	4	42.3%
60	$ -	$ 65,000	5	33.8%
83	**$ 11,512**	**$ 76,512**	**6.9**	**23.2%**
96	$ 18,853	$ 83,853	8	13.6%
108	$ 25,978	$ 90,978	9	10.3%

Highlights

- Strong Base-Case Return: 23.2% Annual ROI at 6.9-year LE, 2.69× 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.