

Case: CL7012

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Policy Overview	
Field	Value
Carrier	Jackson National Life Insurance Company
Policy Type	Term
Policy Number	T37012
Issue Date	January 3, 1989
Face Value (Death Benefit)	\$300,000
Cash Surrender Value	-
Accumulation Value	-
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	CL7012
Date of Birth	March 17, 1954
Age	71.9
Gender	Female
Lifestyle	Non-Smoker
BMI / BP	20.4 / 115/80
APS Summary Provider	Focus
APS Summary Underwriting Date	December 30, 2025
APS Summary Months	81 months (7 years)
Key Medical Conditions	African-American female with extensive psychiatric disease including schizoaffective disorder, schizophrenia, hallucinations, and paranoia. Major comorbidities include CKD stage 3, hypertension, dyslipidemia, heart disease, prior stroke, two aneurysm repairs, seizures, anemia, osteoporosis, hypothyroidism, and chronic pain disorders.

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$129,000	Upfront acquisition
Premium Funding (APS period)	\$0	Over 81 months
Total Investment (APS)	\$129,000	Purchase + premiums
Projected Death Benefit	\$300,000	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$0	\$129,000	2	66.28%
48	\$0	\$129,000	4	33.14%
60	\$0	\$129,000	5	26.51%
81	\$0	\$129,000	6.75	19.64%
96	\$0	\$129,000	8	16.57%
108	\$0	\$129,000	9	14.73%

Highlights

- Strong Base-Case Return: 19.64% annual ROI at 6.75 years, 2.33x 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.
- Policy on premium waiver

Risks & Considerations

- Longevity risk: returns decline if insured lives beyond expected term.
- Premium continuity: premiums must be paid to maintain coverage.
- Illiquidity: investment is generally illiquid until maturity or resale.
- Servicing fees: ongoing costs for policy servicing after year 3.