

Case: GF3762

Generated: January 23, 2026

Policy Overview	
Field	Value
Carrier	Lincoln National Life Insurance Company
Policy Type	Universal Life
Policy Number	UL10063762
Issue Date	April 4, 2002
Face Value (Death Benefit)	\$750,000
Cash Surrender Value	\$0
Accumulation Value	\$2,079
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	GF3762
Date of Birth	July 22, 1957
Age	68.55
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	26.23 / 125/75
APS Summary Provider	LezDo Techmed
APS Summary Underwriting Date	January 12, 2026
APS Summary Months	77 months (6 years)
Key Medical Conditions	Hypertension, Diabetes mellitus, Hyperlipidemia, Coronary Artery Disease, Left Ventricular Hypertrophy, Palpitations, Panic attack, depression disorder, SOB, Cubital tunnel syndrome on left, diffuse large B-cell lymphoma, lymph nodes of multiple sites, Cervical adenopathy, Benign prostate hypertrophy, Sleep apnea, Primary osteoarthritis of left hip s/p arthroplasty, Thrombocytopenia, Anemia, Acute Kidney

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$158,000	Upfront acquisition
Premium Funding (APS period)	\$0	Over 77 months
Total Investment (APS)	\$158,000	Purchase + premiums
Projected Death Benefit	\$750,000	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
36	\$60,730	\$218,730	3	80.96%
48	\$60,730	\$218,730	4	60.72%
60	\$60,730	\$218,730	5	48.58%
77	\$0	\$224,011	6.42	36.59%
96	\$81,012	\$239,012	8	26.72%
120	\$109,534	\$267,534	10	18.03%

Highlights

- Strong Base-Case Return: 36.59% annual ROI at 6.42 years, 3.35x 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 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.