

Case: GH110L  
 Generated: January 23, 2026

Policy Overview	
Field	Value
<b>Carrier</b>	American General Life Insurance Company
<b>Policy Type</b>	Adjustable Life
<b>Policy Number</b>	AS0013110L
<b>Issue Date</b>	September 12, 2005
<b>Face Value (Death Benefit)</b>	\$500,000
<b>Cash Surrender Value</b>	\$1,610
<b>Accumulation Value</b>	\$1,610
<b>Loan Balance</b>	\$0

Insured Profile	
Field	Value
<b>Case Name</b>	GH110L
<b>Date of Birth</b>	February 4, 1948
<b>Age</b>	78.02
<b>Gender</b>	Female
<b>Lifestyle</b>	Non-Smoker
<b>BMI / BP</b>	23.7 / 130/77
<b>APS Summary Provider</b>	Focus
<b>APS Summary Underwriting Date</b>	September 24, 2024
<b>APS Summary Months</b>	88 months (7 years)
<b>Key Medical Conditions</b>	Hypertension, hyperlipidemia, mild carotid atherosclerosis, osteopenia, osteoarthritis (right hip), history of squamous cell carcinoma (2018), colon polyps, sigmoid diverticulosis, anxiety disorder, overactive bladder, vertigo (2018).

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$127,000	Upfront acquisition
Premium Funding (APS period)	\$72,598	Over 88 months
Total Investment (APS)	\$199,598	Purchase + premiums
Projected Death Benefit	\$500,000	Fully collateralized U.S. policy

  

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$13,658	\$140,658	2	127.74%
48	\$31,226	\$158,226	4	54.0%
60	\$41,939	\$168,939	5	39.19%
<b>88</b>	<b>\$72,598</b>	<b>\$199,598</b>	<b>7.33</b>	<b>20.52%</b>
108	\$98,692	\$225,692	9	13.5%
132	\$136,727	\$263,727	11	8.14%

## Highlights

- Strong Base-Case Return: 20.52% annual ROI at 7.33 years, 2.51x 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.