

Case: HP2471
 Generated: January 23, 2026

Policy Overview	
Field	Value
Carrier	Protective Life Insurance Co
Policy Type	Universal Life
Policy Number	B00602471
Issue Date	February 18, 2014
Face Value (Death Benefit)	\$150,000
Cash Surrender Value	\$5,722
Accumulation Value	\$5,722
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	HP2471
Date of Birth	September 29, 1941
Age	84.37
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	23.5 / 123/75
APS Summary Provider	Focus
APS Summary Underwriting Date	April 15, 2025
APS Summary Months	47 months (4 years)
Key Medical Conditions	Coronary atherosclerosis, hyperlipidemia, orthostatic hypotension, near syncope, impaired balance, various skin cancers, total knee and shoulder arthroplasty, gastroesophageal reflux disease, painless rectal bleeding, vitamin D and B12 deficiencies, infected sebaceous cyst, sialadenitis, actinic keratosis, seborrheic keratosis, solar lentigines, and cherry angiomas.

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$60,000	Upfront acquisition
Premium Funding (APS period)	\$19,218	Over 47 months
Total Investment (APS)	\$79,218	Purchase + premiums
Projected Death Benefit	\$150,000	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
12	\$4,345	\$64,345	1	133.12%
24	\$9,089	\$69,089	2	58.56%
36	\$14,343	\$74,343	3	33.92%
47	\$19,218	\$79,218	3.92	22.81%
72	\$32,534	\$92,534	6	10.35%
96	\$49,505	\$109,505	8	4.62%

Highlights

- Strong Base-Case Return: 22.81% annual ROI at 3.92 years, 1.89x 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.