

Case: JV5557
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Policy Overview	
Field	Value
Carrier	All State Life Insurance Company
Policy Type	Universal Life
Policy Number	777675557
Issue Date	October 4, 1984
Face Value (Death Benefit)	\$175,000
Cash Surrender Value	\$34,095
Accumulation Value	\$34,095
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	JV5557
Date of Birth	February 14, 1945
Age	80.99
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	34.17 / 140/78
APS Summary Provider	LezDo Techmed
APS Summary Underwriting Date	January 13, 2026
APS Summary Months	23 months (2 years)
Key Medical Conditions	Former smoker, Obese, Essential hypertension, Paroxysmal atrial fibrillation s/p EPS with trans septal puncture and DCCV x 2, chronic kidney disease stage unspecified, Thoracic aortic aneurysm without rupture, non-rheumatic aortic (valve) insufficiency, Anxiety, Skin cancer s/p excision, Iatrogenic hepatic failure s/p liver transplantation, Hernia s/p repair.

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$75,000	Upfront acquisition
Premium Funding (APS period)	\$0	Over 23 months
Total Investment (APS)	\$75,000	Purchase + premiums
Projected Death Benefit	\$175,000	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
12	\$0	\$75,000	1	133.33%
23	\$0	\$75,000	1.92	69.57%
36	\$0	\$75,000	3	44.44%
48	\$10,389	\$85,389	4	26.24%
60	\$24,035	\$99,035	5	15.34%
72	\$38,757	\$113,757	6	8.97%

Highlights

- Strong Base-Case Return: 69.57% annual ROI at 1.92 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.
- Death Benefit Option: Death Benefit Includes Policy Value

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.