

| 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%       |
| <b>23</b> | <b>\$0</b>    | <b>\$75,000</b> | <b>1.92</b>   | <b>69.57%</b> |
| 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.