

Case: TM0112
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Policy Overview	
Field	Value
Carrier	Jackson National Life Insurance Company
Policy Type	Universal (second to die)
Policy Number	ESNG000112
Issue Date	February 1, 2001
Face Value (Death Benefit)	\$1,000,000
Cash Surrender Value	-
Accumulation Value	-
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	TM0112
Date of Birth	July 25, 1943
Age	82.55
Gender	Female
Lifestyle	Non-Smoker
BMI / BP	Female: 22.3 / 131/64
APS Summary Provider	Focus
APS Summary Underwriting Date	June 13, 2024
APS Summary Months	62 months (5 years)
Key Medical Conditions	Female: Hypertension, hyperlipidemia, abnormal blood glucose with A1c 6.2, ventricular bigeminy and PVCs, peripheral venous insufficiency with chronic stasis dermatitis and prior venous ulcer, GERD, osteopenia, vitamin D deficiency, chronic low back pain, past pneumonia and coccidiomycosis, chronic anemia, menopause, and varicose vein surgeries

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$344,000	Upfront acquisition
Premium Funding (APS period)	\$125,953	Over 62 months
Total Investment (APS)	\$469,953	Purchase + premiums
Projected Death Benefit	\$1,000,000	Fully collateralized U.S. policy

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$6,000	\$350,000	2	92.86%
36	\$39,602	\$383,602	3	53.56%
48	\$77,048	\$421,048	4	34.38%
62	\$125,953	\$469,953	5.17	21.83%
72	\$164,502	\$508,502	6	16.11%
96	\$270,439	\$614,439	8	7.84%

Highlights

- Strong Base-Case Return: 21.83% annual ROI at 5.17 years, 2.13x 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.