

Case: WK571L  
 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>	UME169571L
<b>Issue Date</b>	January 6, 2009
<b>Face Value (Death Benefit)</b>	\$175,000
<b>Cash Surrender Value</b>	\$0
<b>Accumulation Value</b>	\$401
<b>Loan Balance</b>	\$0

Insured Profile	
Field	Value
<b>Case Name</b>	WK571L
<b>Date of Birth</b>	December 2, 1949
<b>Age</b>	76.19
<b>Gender</b>	Male
<b>Lifestyle</b>	Non-Smoker
<b>BMI / BP</b>	23.5
<b>APS Summary Provider</b>	Focus
<b>APS Summary Underwriting Date</b>	January 20, 2025
<b>APS Summary Months</b>	83 months (7 years)
<b>Key Medical Conditions</b>	Hypertension, hyperlipidemia, coronary atherosclerosis with a markedly elevated calcium score of 920, mild stress-induced ischemia, mitral regurgitation, prior bilateral DVT, BPH with urinary symptoms, GERD, sensorineural and mixed hearing loss, tinnitus, psoriasis, scattered lung nodules, and family history of premature heart disease.

Investment Structure & ROI Sensitivity		
Component	Amount	Notes
Policy Purchase Price	\$65,000	Upfront acquisition
Premium Funding (APS period)	\$12,048	Over 83 months
Total Investment (APS)	\$77,048	Purchase + premiums
Projected Death Benefit	\$175,000	Fully collateralized U.S. policy

  

Months	Premiums Paid	Total Invested	Holding Years	Estimated ROI
24	\$0	\$65,000	2	84.62%
48	\$0	\$65,000	4	42.31%
60	\$190	\$65,190	5	33.69%
<b>83</b>	<b>\$12,048</b>	<b>\$77,048</b>	<b>6.92</b>	<b>18.38%</b>
96	\$19,424	\$84,424	8	13.41%
108	\$26,574	\$91,574	9	10.12%

## Highlights

- Strong Base-Case Return: 18.38% annual ROI at 6.92 years, 2.27x 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.