

Policy Overview	
Field	Value
Carrier	American General Life Insurance Company
Policy Type	Adjustable Life
Policy Number	UME169571L
Issue Date	January 6, 2009
Face Value (Death Benefit)	\$175,000
Cash Surrender Value	\$0
Accumulation Value	\$401
Loan Balance	\$0

Insured Profile	
Field	Value
Case Name	WK571L
Date of Birth	December 2, 1949
Age	76.19
Gender	Male
Lifestyle	Non-Smoker
BMI / BP	23.5
APS Summary Provider	Focus
APS Summary Underwriting Date	January 20, 2025
APS Summary Months	83 months (7 years)
Key Medical Conditions	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%
83	\$12,048	\$77,048	6.92	18.38%
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.