



Life Settlement Pre-Qualifying Worksheet

The following case characteristics will generally result in a successful life settlement:

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| <ul style="list-style-type: none"> • Out of the contestable period • Insured over age 60 • Death benefit greater than \$250,000 | <ul style="list-style-type: none"> • Annual premiums less than 10% of face • Cash surrender value less than 30% of face • Decline in health status since issue |
|--|---|

**Circle the appropriate number to the right and total your response.
The table below will give you the market potential for your case.**

<u>Age</u>	<u>Points</u>
Under age 65	0
Age 65 -69	1
Age 70-74	2
Age 75-79	3
Age 80-84	4
Age 85+	5
<u>Medical Conditions/Health Status</u>	
Generally active Senior	-2
Some medical conditions – usually controlled by medication	0
Moderate medical conditions – somewhat worse off then expected	2
Significantly impaired – cancer, severe heart conditions	6
If a medical condition manifested itself after issuance of the policy	2
<u>Policy Type</u>	
Group Insurance	1
Term or Joint/Survivor (with both insureds' still living)	1
Joint Survivor (with one insured deceased)	2
Whole Life	3
Universal Life	5
<u>Cash Surrender Value</u>	
Greater than 51%	-3
31%-50%	0
21%-30%	1
10%-20%	3
Less than 10%	5
<u>Premium to Face Ratio</u>	
Greater than 10%	-3
7%-9%	1
5%-7%	2
3%-5%	3
Less than 3%	4

SCORE GUIDE	TOTAL SCORE
14 + = Excellent settlement candidate	
10 - 13 = Good settlement candidate	
6 - 9 = Fair settlement candidate	
1- 5 = Settlement offer not likely	

This form is designed to give you a general idea of the marketability of your case. It does not guarantee a settlement will be offered.