

PLEASE REVIEW TO SEE IF YOU QUALIFY

LIFE SETTLEMENTS QUALIFYING WORKSHEET

SECTION ONE – THE CLIENT

1-point	Insured aged 65-70
2-points	Insured aged 70-75
3-points	Insured aged 75-80
4-points	Insured aged 80-85
5-points	Insured aged 85 Plus
1-point	In Good Health
2-points	Minor Health Problems
3-points	Significant Health Problems
10-points	Terminal or Catastrophic Illness

If the total score is 3 points or more please continue to Part Two

Section Two – The Policy

1-point	Variable and Non-Convertible Term
2-points	Whole Life and Joint Survivorship
3-points	Universal Life, Joint Survivor with one insured Deceased, and Convertible Term
1-point	Policy has Significant Cash Value
2-points	Policy has Moderate Cash Value
3-points	Policy has Minimal to No Cash Value
1-point	Policy has a Significant Loan Against
2-points	Policy has Moderate Loan Against
3-points	Policy has Minimal to No Loan Against
1-point	Premiums exceed 5% of Death Benefit Annually
2-points	Premiums between 4 and 5% of Death Benefit Annually
3-points	Premiums between 3 and 4% of Death Benefit Annually
4-points	Premiums are 3% and less of Death Benefit Annually

Total Score: _____

Less than 10 Points: Borderline Case...Call to Review

10 to 13 Points: A Good Candidate- Please Complete Application

14 Points of Greater: Complete Application Immediately

This form is intended to quickly assess whether a Life Settlement is a viable option for a prospective candidate and does not guarantee that an offer will be obtained.

Please contact your broker prior to submission or declination of any prospective cases.