



## Life Insurance Settlement Qualifying Worksheet

Please rate each category and add the points for a total score. Compare the score to the table below for Settlement Probability. If your potential case scores 13 or more, please give us a call at 800-521-9462.

### Client age and sex:

- 1 Point Male age 74 or less / Female age 77 or less
- 2 Points Male age 75 to 78 / Female age 78 to 81
- 3 Points Male age 79 to 83 / Female age 82 to 86
- 4 Points Male age 84+ / Female age 87+

### Medical Conditions:

- 1 Point Healthy Senior
- 2 Points Has a minor health problem
- 3 Points Health has changed considerably since policy issue
- 4 Points Client has developed a terminal illness

### Policy Type:

- 1 Point Joint Survivorship or Whole Life
- 2 Points Term Life
- 3 Points Universal Life
- 4 Points Joint Survivorship with one deceased

### Current cash surrender value of the policy as a percentage of the death benefit:

- 1 Point 30%+
- 2 Points 20% to 30%
- 3 Points 10% to 20%
- 4 Points 0% to 10%

### Outstanding loans as a percentage of the death benefit:

- 1 Point 30%+
- 2 Points 20% to 30%
- 3 Points 10% to 20%
- 4 Points 0% to 10%

### Current premiums as a percentage of the death benefit:

- 1 Point 4%+
- 2 Points 3% to 4%
- 3 Points 2% to 3%
- 4 Points 1% to 2%

| Total Score | Life Settlement Probability                      |
|-------------|--|
| 6           | Highly Unlikely                                  |
| 7 – 12      | Unlikely – Please call us to discuss             |
| 13 – 18     | Average – Contact client to complete application |
| 19 – 24     | Highly Likely – Contact client to complete app.  |