



Life Settlement Pre-Qualifying Worksheet

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

- Out of the contestable period
- Death benefit greater than \$250,000
- Cash surrender value less than 30% of face
- insured over age 60
- annual premiums less than 10% of face
- decline in health status since issue

Agent Name _____ Insured _____ Policy/Amt _____

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

Age	
Under age 65	0
Age 65 -69	1
Age 70-74	2
Age 75-79	3
Age 80-84	4
Age 85+	5

Medical Conditions/Health Status	
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 add 2 points	

Policy Type	
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

Cash Surrender Value	
Greater than 51%	-3
31%-50%	0
21%-30%	1
10%-20%	3
Less than 10%	5

Premium to Face Ratio	
Greater than 10%	-3
7%-9%	1
5%-7%	2
3%-5%	3
Less than 5%	4

Your total score;	
Greater than 14	excellent settlement candidate
10-13	good settlement candidate
6-9	fair settlement candidate
Less than 5	settlement offer not likely

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