

1	Age and Gender	Points	Score
	Male 79 and over or Female 82 and over	20	
	Male 75-78 or Female 78-81	15	
	Male 69-74 or Female 72-77	10	
	Male 65-68 or Female 65-71	5	
	Male under 65 or Female under 65	0	
2	Medical Condition		
	Has serious health problems	25	
	Health has changed considerably since policy issue	20	
	Has minor health problems	15	
	Healthy senior	0	
3	Smoking Status		
	Smoker	10	
	Non-smoker	0	
4	Policy Type		
	Joint Survivorship with one deceased	10	
	Universal Life	8	
	Term Life	6	
	Joint Survivorship or Whole Life	4	
5	Current Cash Surrender Value		
	0% - 10% of face amount	10	
	10% - 20% of face amount	8	
	20% - 30% of face amount	6	
	30% + of face amount	4	
6	Outstanding Loans		
	0% - 10% of face amount	10	
	10% - 20% of face amount	8	
	20% - 30% of face amount	6	
	30% + of face amount	4	
7	Current Premiums		
	1% - 2% of face amount	15	
	2% - 3% of face amount	11	
	3% - 4% of face amount	7	
	4% - 5% of face amount	3	
	5% + of face amount	0	
Total Score - Life Settlement Probability			

Use this case qualifier to determine if a life insurance policy will qualify for a Life Settlement.

Complete the following section by totaling the points that apply to the policy. Determine the probability of a successful Life Settlement based on the total score. Please note that all policies must meet the qualification requirements outlined below.

Life Settlement	Probability
68 – 100	Highly Likely
38 – 67	Average
26 – 37	Low Probability
2 – 20	Unlikely

#### Qualification Requirements

- Individuals 65 years of age or older
- A face value/death benefit from \$250,000 to \$100 Million
- Change in circumstances since the policy was issued
- Life expectancy from 2 to 20 years
- Policy must be beyond the 2 year contestability period

