

# Solutions for Life

## Life Settlement Qualifying Assessment

<b>Age and Sex (20%)</b>	<b>Points</b>
Male 65-68 or female 65-71 .....	5
Male 69-74 or female 72-77 .....	10
Male 75-78 or female 78-81 .....	15
Male 79 + or female 82 + .....	20

<b>Medical Condition (25%)</b>	<b>Points</b>
Healthy Senior .....	5
Healthy Senior - minor health problems .....	15
Considerable change in health since issue .....	20
Has serious health problems .....	25

<b>Smoking Status (10%)</b>	<b>Points</b>
Non-smoker .....	0
Smoker .....	10

<b>Policy Type (10%)</b>	<b>Points</b>
Survivorship or Whole Life .....	4
Term Life or Individual .....	6
Universal Life .....	8
Survivorship with one deceased .....	10

<b>Current Cash Surrender Values (10%)</b>	<b>Points</b>
30% + of death benefit .....	4
20% - 30% of death benefit .....	6
10% - 20% of death benefit .....	8
0% - 10% of death benefit .....	10

<b>Outstanding Loans (10%)</b>	<b>Points</b>
30% + of death benefit .....	4
20% - 30% of death benefit .....	6
10% - 20% of death benefit .....	8
0% - 10% of death benefit .....	10

<b>Current Annual Premiums (15%)</b>	<b>Points</b>
5% + of death benefit .....	0
4% - 5% of death benefit .....	3
3% - 4% of death benefit .....	7
2% - 3% of death benefit .....	11
1% - 2% of death benefit .....	15

<b>Total Points (maximum of 100)</b>	
Policy Score .....	<input style="width: 50px; height: 20px; border: 1px solid black; border-style: double;" type="text"/>

<b>Life Settlement Probability</b>	
25 or less .....	Highly Unlikely
26 - 50 .....	Unlikely – Please call to discuss
51 - 67 .....	Average – Please call to discuss
68 - 100 .....	Highly Likely – Complete client application