

LIFE SETTLEMENT QUALIFICATION WORKSHEET

<u>Age and Sex (Use Female/Younger in Joint Policy)</u>	<u>Points</u>
Male 70 or under or female 72 or under	0 _____
Male 71-74 or female 73-77	10 _____
Male 75-78 or female 78-81	15 _____
Male 79 and over or female 82 and over	20 _____

Medical Condition

Healthy Senior	0 _____
Has minor health problems	10 _____
Health has changed considerably since policy issue	20 _____
Has serious health problems	25 _____

Smoking Status

Non-Smoker	0 _____
Smoker	10 _____

Policy Type

Joint Survivorship (both alive) or Whole Life	4 _____
Term Life	6 _____
Universal Life	8 _____
Joint Survivorship with one deceased	10 _____

Current Cash Surrender Value

30% or more of death benefits	4 _____
20%-30% of death benefits	6 _____
10%-20% of death benefits	8 _____
0%-10% of death benefits	10 _____

Current Premiums

5% or more of death benefits	0 _____
4%-5% of death benefits	3 _____
3% -4% of death benefits	7 _____
2%-3% of death benefits	11 _____
1% or less of death benefits	15 _____

Outstanding Loans

30% or more of death benefit	4 _____
20% - 30% of death benefit	6 _____
10% - 20% of death benefit	8 _____
0% - 10% of death benefit	10 _____

TOTAL POINTS _____

Probability of Successful Transaction in Secondary Marketplace:

Under 50	Unlikely
51 - 67	Good
68-100	Excellent