

# POLICY QUALIFICATION

Name: \_\_\_\_\_

Total Score: \_\_\_\_\_

Policy Information: \_\_\_\_\_

## Total Score Life Settlement Probability

6 or less	Highly unlikely
7 - 12	Unlikely - Please call Life Distributors of America to discuss
13 - 18	Average - Contact client to complete application
19 - 24	Highly Likely - Contact client to complete application

Please rate each category and add the points for a total score. Compare the score with the table above for a Settlement Probability.

### Client age and sex:

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

### Medical Condition:

- 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% - 30%
- 3 Points 10% - 20%
- 4 Points 0% - 10%

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

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

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

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