



Use this **Qualifying Test** to determine if a life insurance policy may qualify for a Life Settlement. Complete the following section by adding the points that apply to the policy. Determine the probability based on the total score. Please note that all policies must meet the Qualification Requirements outlined below. Please contact us if you have any questions.

1. AGE AND GENDER	Points	Score
Male under 65 or Female under 65	0	
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 and over or Female 82 and over	20	
2. MEDICAL CONDITION		
Healthy Senior	0	
Has minor health problems	15	
Health has changed considerably since policy issue	20	
Has serious health problems	25	
3. SMOKING STATUS		
Non-smoker	0	
Smoker	10	
4. POLICY TYPE		
Joint Survivorship or Whole Life	4	
Term Life	6	
Universal Life	8	
Joint Survivorship with one deceased	10	
5. CURRENT CASH SURRENDER VALUE		
30% + of face amount	4	
20% - 30% of face amount	6	
10% - 20% of face amount	8	
0% - 10% of face amount	10	
6. OUTSTANDING LOANS		
30% + of face amount	4	
20% - 30% of face amount	6	
10% - 20% of face amount	8	
0% - 10% of face amount	10	
7. CURRENT PREMIUMS		
5% + of face amount	0	
4% - 5% of face amount	3	
3% - 4% of face amount	7	
2% - 3% of face amount	11	
1% - 2% of face amount	15	
TOTAL POINTS (Maximum of 100)		

TOTAL SCORE	LIFE SETTLEMENT PROBABILITY
25 or less	Highly Unlikely
26 - 37	Low Probability - Please contact us to discuss factors
38 - 67	Average - Please contact us to obtain the proper state application
68 - 100	Highly Likely - Please contact us to obtain the proper state application

- QUALIFICATION REQUIREMENTS**
- Individuals 65 years of age or older
 - A life insurance policy from \$250,000 to \$100 million
 - Change in circumstances since the policy was issued
 - Life expectancy from 25 months to 20 years
 - Policy must be beyond the 2-year contestability period

**Call for a Non-Binding
Policy Evaluation & Appraisal**

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Thank you for using the qualification test. This worksheet provides a preliminary evaluation of a life settlement and does not guarantee approval or denial. All applicants are recommended to submit a complete application for a more in-depth review. Please contact James Russ with any questions. We look forward to serving you soon!