

**Client's age and sex:**

- 1 Point Male age 70 or less/Female age 73 less
- 2 Points Male age 70-76/Female age 73-79
- 3 Points Male age 76-83/Female age 79-84
- 4 Points Male age 84+/Female age 87+

**Medical Condition:**

- 1 Point Healthy Senior
- 2 Points Minor health problems
- 3 Points Considerable health changes since policy issues
- 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 Premiums as a percentage of the death benefits:**

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

**Outstanding Loans as a percentage of the death benefits:**

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

**Current Cash Surrender Value as a percentage of death benefits:**

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

TOTAL \_\_\_\_\_

**Total Score Life Settlement Probability**

- 6 – Very Unlikely
- 7 – 12 Possible - Call let's discuss it
- 13 – 18 Please Complete Application
- 19 – 24 Highly Likely Please complete Application