

# GBS Insurance & Financial Services, Inc.

*Life Settlement Brokerage Division*

## Life Settlement Pre-Qualification Worksheet

Agent Name:		Agent Phone:	
Insured Name (1):		Insured (1) DOB:	
Insured Name (2):		Insured (2) DOB:	
Face:	Issue Date:	State:	Carrier:
<b>Client Age and Gender</b>			
1 pt		Male age 75 or less	Female age 77 or less
2 pts		Male 76 - 79	Female 78 - 81
3 pts		Male 80 - 84	Female 82 - 86
4 pts		Male 85+	Female 87+
		<i>*Two insureds (SUL, 2<sup>nd</sup> to die) use age on policy</i>	
<b>Medical Condition</b>			
1 pt		Healthy active senior: Could receive Standard rating with most carriers	
2 pt		Minor health problems: All impairments under control	
3 pts		Health has changed considerably since policy issue	
4 pts		Insured has developed a terminal illness	
<b>Policy Type</b>			
1 pt		Joint Survivorship (both insured's living) or Whole Life	
2 pts		Term Life	
3 pts		Universal Life or Term Convertible to Universal Life	
4 pts		Joint Survivorship with one deceased	
<b>Current Cash Surrender Value of policy as % of Death Benefit</b>			
1 pt		16% +	
2 pts		11% - 15%	
3 pts		6% - 10%	
4 pts		0% - 5%	
<b>Current Premiums as a % of the Death Benefit</b>			
1 pt		5% +	
2 pts		3% - 4%	
3 pts		2% - 3%	
4 pts		1% - 2%	
		<i>*Minimum Level Annual premium to maturity</i>	
		<b>=Total Score</b>	
<b>*Compare the Total Score with the table below for a settlement probability</b>			

To speak with a life settlement specialist:  
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Total Score	Life Settlement Probability
5 & Under	Highly Unlikely
6 - 10	Unlikely – Please call Life Plans to discuss
11 - 15	Average – Complete application
16 - 20	Highly Likely – Complete application

*Designed to perform a preliminary evaluation to qualify for Life Settlement and does not guarantee eligibility. Intended for insurance and financial professionals only, and not for the general public.*