

Life Plans/GBS Insurance

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: |
| | | Part A - Insured | |
| -2 pts | | Male Under 65 | Female Under 68 |
| 0 pt | | Male 65-69 years | Female 68-72 |
| 2 pts | | Male 70-74 | Female 73-77 |
| 3 pts | | Male 75-79 | Female 78-82 |
| 4 pts | | Male 80 or older | Female 83 or older |
| | | <i>*Two insureds (SUL, 2nd to die) use age on policy</i> | |
| 0 pt | | Healthy active senior: Could receive Standard rating with most carriers | |
| 2 pt | | Minor health problems: All impairments under control | |
| 4 pts | | Moderate health conditions: Deteriorated more than normal for age | |
| 6 pts | | Significant health change since policy issue: Stroke, heart, cancer, etc. | |
| (+2 pts) | | <i>*Smoker add 2 pts</i> | |
| | | Part B - The Policy | |
| 1 pt | | Non-Convertible Term or Joint Survivorship (both insureds living) | |
| 2 pts | | Whole Life or Term Convertible to Whole Life | |
| 4 pts | | Universal Life or Term Convertible to Universal Life | |
| (+1 pt) | | <i>*Note: Joint Survivorship with one insured deceased, add one point</i> | |
| -4 pts | | Net Cash Value exceeds 50% of death benefit | |
| -1 pt | | Net Cash Value 31% - 50% of death benefit | |
| 1 pt | | Net Cash Value 21% - 30% of death benefit | |
| 2 pts | | Net Cash Value 10% - 20% of death benefit | |
| 3 pts | | Net Cash Value less than 10% of death benefit | |
| | | <i>*Net Cash Value is the Cash Value less any policy loan amount</i> | |
| 1 pt | | Premium exceeds 7% of death benefit | |
| 2 pts | | Premium 6%-7% of death benefit | |
| 3 pts | | Premium 4%-5% of death benefit | |
| 4 pts | | Premium 3% or less than death benefit | |
| | | <i>*Minimum Annual premium to maturity as % of death benefit</i> | |
| | | Total Score | |

Part A should score 3 or higher, Part B should score 5 or higher. If A & B total is 8 pts or greater please submit for analysis via email: Jay_Robbins@AJG.com or Fax: 203-621-3109 (no cover page necessary).

For questions or to speak with a life settlement specialist please contact:

Jay A. Robbins - Director of Life Settlement Brokerage
Phone: 800-653-1322 ext.251 / **Fax:** 203-621-3109
Email: Jay_Robbins@AJG.com

Designed to perform a preliminary evaluation to qualify for Life Settlement and does not guarantee eligibility.

2228 Black Rock Tpke, Suite 301, Fairfield, CT 06825 / www.LifePlansUnlimited.com / Toll Free: 800-653-1322