

This worksheet will assist you in qualifying a prospective life settlement candidate. Please rate each category and add the points for a total score. Compare the score with the table to determine settlement probability.

Candidate's Name \_\_\_\_\_ \$ \_\_\_\_\_  
Face Amount

### CLIENT AGE & SEX - MINIMUM AGE 65

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

### MEDICAL CONDITION

- 1 Point Healthy
- 2 Point Has minor health problems
- 3 Point Health has changed considerably since policy issue
- 4 Point Client has developed serious medical issues

### POLICY TYPE

- 1 Point Whole Life or Survivorship Whole Life
- 2 Point Term Life (must be convertible)
- 3 Point Universal Life or Variable Life
- 4 Point Survivorship Universal Life or Variable Survivorship Life
- 5 Point Joint Survivorship with one deceased

### CASH VALUE AS A PERCENTAGE OF FACE AMOUNT

- 0 Point 31% or greater
- 1 Point 21% - 30%
- 2 Point 16% - 20%
- 3 Point 11% - 15%
- 4 Point 6% - 10%
- 5 Point 0% - 5%

### CURRENT PREMIUMS AS A PERCENTAGE OF DEATH BENEFIT

- 1 Point 4.0%+
- 2 Point 3.0% - 3.9%
- 3 Point 2.0% - 2.9%
- 4 Point 1.0% - 1.9%

### OUTSTANDING LOANS AS A PERCENTAGE OF DEATH BENEFIT

- 1 Point 31%
- 2 Point 21% - 30%
- 3 Point 11% - 20%
- 4 Point 0% - 10%

Total \_\_\_\_\_

SCORE	SETTLEMENT PROBABILITY
Less than 10	Not Likely
11 - 15	Please Call Melville Capital
16 - 20	Good - Complete Application
20 - 25	Excellent - Complete Application