

**LIFECASH® CASE QUALIFYING WORKSHEET (1)**

**INSURED:** \_\_\_\_\_

	<b><u>Points</u></b>	
<b>Age and Sex (20%)</b>		
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	_____
<b>Medical Condition (25%)</b>		
Healthy Senior	0	
Has minor health problems	15	
Health has changed considerably since policy issue	20	
Has serious health problems	25	_____
<b>Smoking Status (10%)</b>		
Non-smoker	0	
Smoker	10	_____
<b>Policy Type (10%)</b>		
Joint Survivorship or Whole Life	4	
Term Life	6	
Universal Life	8	
Joint Survivorship with one deceased	10	_____
<b>Current Cash Surrender Value (10%)</b>		
30% + of death benefits	4	
20% - 30% of death benefits	6	
10% - 20% of death benefits	8	
0% - 10% of death benefits	10	_____
<b>Outstanding Loans (10%)</b>		
30% + of death benefits	4	
20% - 30% of death benefits	6	
10% - 20% of death benefits	8	
0% - 10% of death benefits	10	_____
<b>Current Premiums (15%)</b>		
5% + of death benefits	0	
4% - 5% of death benefits	3	
3% - 4% of death benefits	7	
2% - 3% of death benefits	11	
1% - 2% of death benefits	15	_____

**TOTAL POINTS (Maximum of 100)**

<b>Total Points</b>	<b>Life Settlement Probability</b>	<b>Result</b>
25 or less	Highly Unlikely	_____
26 – 50	Unlikely – Please call your Life Settlement contact to discuss	_____
51 – 67	Average – Contact Client to complete Application	_____
68 – 100	Highly likely - Contact Client to complete Application	_____