



IMS ASSOCIATES

A LIFE SETTLEMENT BROKERAGE

2741 Walnut Avenue, Suite 100 • Tustin, CA 92780
 P: 714-634-8660 F: 714-634-3972
www.IMSSettlements.com

Advisor _____
 Firm _____
 Phone _____
 Address _____
 E-mail _____

Policy Criteria For Life Settlements

- Insured age should be over 70 (male) 74 (female)
- Net Death Benefit over \$250,000
- Policy must be issued over 2 years ago
- Premium should be less than 10% of NDB
- Cash Surrender Value should be less than 30% of NDB
- Term policies must be convertible

	Insured				Policy Information								
	Gender	Age	Smoker	Health*	Carrier	Policy Type*	Ownership* & State	Net Death Benefit	Annualized Premium	CV	CSV	Loan	Reason*
1													
2													
3													
4													
5													
6													
7													
8													

***Codes for this form:**

Health Status: 1 (healthy senior); 2 (minor health change since issue); 3 (considerable health change since issue); 4 (terminal illness)

Ownership: I (insured/owner); T (trust); C (corporate); O (other)

Policy Type: UL; WL; T; VUL; SUL (survivor life)

Reason for sale: A (arbitrage/1035); L (lapsing policy) K (keyman/buysell) E (estate planning); C (charitable giving)

U (underperforming policy)