



IMS ASSOCIATES

A LIFE SETTLEMENT BROKERAGE

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Settlement Qualifying Worksheet

Total Score Life Settlement Probability

6 Highly unlikely

7 – 12 Unlikely – Please call IMS to discuss

13 – 18 Average - Contact client to complete application

19 - 24 Highly Likely - Contact client to complete application

Advisor _____ Phone # _____

Client _____ Score _____ Face Amount _____ Policy _____

Please rate each category and add the points for a total score. Compare the score with the table above for a Settlement Probability.

Client age and sex:

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

Medical Condition:

- 1 Point Healthy senior
- 2 Points Has a minor health problem
- 3 Points Health has changed considerably since policy issue
- 4 Points Client has developed a terminal illness

Policy Type:

- 1 Point Joint Survivorship or Whole Life
- 2 Points Term Life
- 3 Points Universal Life
- 4 Points Joint Survivorship with one deceased

Current cash surrender value of the policy as a percentage of the death benefit: \$ _____

- 1 Point 30% +
- 2 Points 20% - 30%
- 3 Points 10% - 20%
- 4 Points 0% - 10%

Current CSV

Outstanding loans as a percentage of the death benefit: \$ _____

- 1 Point 30% +
- 2 Points 20% - 30%
- 3 Points 10% - 20%
- 4 Points 0% - 10%

Loan Amount

Current premiums as a percentage of the death benefit: \$ _____

- 1 Point 4% +
- 2 Points 3% - 4%
- 3 Points 2% - 3%
- 4 Points 1% - 2%

Current Premium