



PO Box 419  
 Northport, NY 11768  
 Phone: 631-239-6655  
 Fax: 631-239-6657  
[www.go2veris.com](http://www.go2veris.com)

## Life Settlement Pre-Qualification Worksheet

Prospect Name(s) \_\_\_\_\_ Score \_\_\_\_\_

*Please rate each category and add the points for a total score. Compare the score with the table below for a life settlement probability. (If more than one policy is being submitted, please complete this worksheet for all policies.)*

- Policy face amount must be at least \$100,000
- Carrier is rated A- or better
- Insured is US citizen

**Client age and sex:**

- 0 Points** Male age 70 or less/Female age 73 or less
- 1 Point** Male age 71-74/Female age 74-77
- 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 conditions:**

- 1 Point** No changes in health since policy issue
- 2 Points** Minimal changes in health since policy issue
- 3 Points** Moderate changes in health since policy issue
- 4 Points** Major changes in health since policy issue

**Policy type:**

- 1 Point** Joint Survivorship UL with two living insureds or Whole Life
- 2 Points** Term life (still convertible)
- 3 Points** Guaranteed Universal Life
- 4 Points** Current Assumption Universal Life or Joint Survivorship UL with one deceased

**Current Cash Surrender Value:**

- 1 Point** 30%+ of the Death Benefit
- 2 Points** 20%-30% of the Death Benefit
- 3 Points** 10%-20% of the Death Benefit
- 4 Points** 0%-10% of the Death Benefit

**Outstanding loans:**

- 1 Point** 30%+ of the Death Benefit
- 2 Points** 20%-30% of the Death Benefit
- 3 Points** 10%-20% of the Death Benefit
- 4 Points** 0%-10% of the Death Benefit

**Current premiums to maturity:**

- 1 Point** 4%+ of the Death Benefit
- 2 Points** 3%-4% of the Death Benefit
- 3 Points** 2%-3% of the Death Benefit
- 4 Points** 1%-2% of the Death Benefit

**Contestability/insurable interest:**

- 1 Point** Premium financed: Non-recourse
- 2 Points** Premium financed: Recourse
- 3 Points** Not premium financed, 24-30 months from issue
- 4 Points** Not premium financed, over 30 months from issue

Final Score	Life Settlement Probability
10 points or less	Highly unlikely
11-16 points	Unlikely—please call Veris to discuss
17-22 points	Average—contact client to complete submission package
23 points or more	Highly likely—contact client to complete submission package