



1-800-561-4148

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Total Score	Life Settlement Probability
5 & under	Highly unlikely
6 - 10	Unlikely – Please call Advanced to discuss
11 - 15	Average - Contact client to complete application
16 - 20	Highly Likely - Contact client to complete application

Client \_\_\_\_\_ Score \_\_\_\_\_ Policy \_\_\_\_\_

### Qualifying Worksheet

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 75 or less/ Female age 77 or less
- 2 Points Male age 76 - 79/ Female age 78 - 81
- 3 Points Male age 80 - 84/ Female age 82 - 86
- 4 Points Male age 85+/ 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 16% +
- 2 Points 11% - 25%
- 3 Points 6% - 10%
- 4 Points 0% - 5%

**Current premiums as a percentage of the death benefit:**

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

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