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## Life Settlement Pre-Qualification Worksheet

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

Agent Name \_\_\_\_\_

Date \_\_\_\_\_

### General Criteria

- |                                                                     |                                                                   |
|---------------------------------------------------------------------|-------------------------------------------------------------------|
| <input type="checkbox"/> Insured over age 65 (both if survivorship) | <input type="checkbox"/> Policy Face Amount of \$250,000 or More  |
| <input type="checkbox"/> Insurance Company Rated B+ or Better       | <input type="checkbox"/> Policy is Past its Contestability Period |

**Total A & B of 10 points or higher, with at least 4 points for Part A—Submit for analysis**

Point Score	Part A-Insured (if survivorship, use healthier insured)
1 Pt.	Male Age 70 or Younger      Female Age 73 or Younger
2 Pts.	Male Age 71-74      Female Age 74-77
3 Pts.	Male Age 75-79      Female Age 78-82
4 Pts.	Male Age 80+      Female Age 83+
1 Pt.	In Good Health
2 Pts.	Minor Health Problems
3 Pts.	Significant Health Change Since Policy Issue
4 Pts.	Serious Health Problems
	<b>Part B-The Policy</b>
1 Pt.	Whole Life
2 Pts.	Survivorship
3 Pts.	Convertible Term
4 Pts.	Universal or Joint Survivorship with 1 Deceased
1 Pt.	Cash/Loan Value Exceeds 30% of Death Benefit
2 Pts.	Cash/Loan Value=20%-29% of Death Benefit
3 Pts.	Cash/Loan Value=10%-19% of Death Benefit
4 Pts.	Cash/Loan Value=Less Than 10% of Death Benefit
1 Pt.	Premium Exceeds 7% of Death Benefit
2 Pts.	Premium=5%-7% of Death Benefit
3 Pts.	Premium=3%-5% of Death Benefit
4 Pts.	Premium=Less Than 3% of Death Benefit
	<b>Total Score</b>