



Life Settlement Case Qualifier

The marketability of a life settlement case is based upon many factors. Each of the following factors needs to be considered in aggregate to reach a projected value in the secondary market.

- **Insured's Age and Gender**
 - Ideal: Male 70+/Female 72+
 - Less Value: Male 70 or less/Female 72 or less

- **Medical Condition**
 - Ideal: Considerable Health Change
 - Less Value: Healthy Senior

- **Policy Type**
 - Ideal: Universal Life; Convertible Term; Second-to-Die
 - Less Value: Whole Life

- **Cash Surrender Value as a percentage of death benefit**
 - Ideal: Zero to 20%
 - Less Value: Greater than 20%

- **Premiums as a percentage of death benefit**
 - Ideal: Less than 7%
 - Less Value: Greater than 7%

- **Size of Policy**
 - Ideal: Greater than \$250,000
 - Less Value: Less than \$250,000