

Here are some parameters for prospecting life settlements.

1. Life Insurance:

- Policy must be at least 2 years old - only non-contestable life insurance policies are considered.
- Life Insurance Carrier must be rated B+ or better.
- Minimum face value of \$100,000 - NO Maximum. Lower face values considered if insured has shortened life expectancy.
- All types of policies qualify, including term, whole life, universal life, joint-survivorship, group, corporate-owned policies (COLI), key-man, and life policies held in irrevocable life insurance trusts.
- Policy Owner may be the insured, a company, a family member, a charity or any other entity with an insurable interest in the life of the insured.
- Yearly premiums should generally be under 5% of the policy's face value.

2. Insured's Health Status:

- Seniors with **limited life expectancies of under 12 years** may qualify.
- There must be a change in health or in table rating since the policy was issued.
- The general target age is 75 and above.
- *Please do not believe some ill-informed agents or brokers, healthy seniors do not qualify. Some type of health issues that limit the insured's life expectancy must be present.*
- Copies of medical records are obtained for verification of health status.
- **NO MEDICAL EXAMS ARE REQUIRED!**

Detailed Explanation of Health Guidelines:

Health qualifications for a life settlement are based upon the insured's life expectancy estimates. Life expectancy is determined by independent reviews of the insured's medical records by third party medical underwriters. The underwriters provide individual life expectancy opinions based upon statistical data combined with the insured's medical history. These estimations can vary significantly due to differing opinions on treatments, prognosis and future medical advances. Due to these factors, variances in offers made by Life Settlement Funders are very common.

- **Please review the chart below for life expectancy estimations.**

LIFE EXPECTANCY CHART

- This chart is for informational purposes only and is provided to give an understanding of insured's health and life expectancy estimates that are required for qualification for a Life Settlement.
- The highlighted ages may qualify based upon health status.

MALE (NON-SMOKER)

AGE	Average Health	Some Health Problems	More Health Problems
65	20	15	9
70	16	11	7
75	12	8	4

80	9	5	2
85	6.5	3.8	1
90	5.4	2.7	<1

FEMALE (NON-SMOKER)

AGE	Average Health	Some Health Problems	More Health Problems
65	23	18	12
70	19	14	10
75	15	10	6
80	11	6	3
85	7.9	4.8	2
90	5.9	3.8	1

- Also if you have any questions with marketing or advertising life settlements don't hesitate to call, I will catch up with you in the beginning of the year, thank you.