

## Life Settlement Qualifying Assessment

<i>Age and Sex (20%)</i>	<i>Points</i>
Male 65-86 or female 65-71.....	5
Male 69-74 or female 72-77.....	10
Male 75-78 or female 78-81.....	15
Male 79 and over or female 82 and over .....	20

<i>Medical Condition (25%)</i>	
Healthy Senior .....	0
Hs minor health problems .....	15
Considerable change in health since issue .....	20
Has serious health problems .....	25

<i>Smoking status (10%)</i>	
Non-smoker .....	0
Smoker .....	10

<i>Policy Type (10%)</i>	
Second to Die or Whole Life .....	4
Term Life or First to Die .....	6
Universal Life .....	8
Second to Die with one deceased .....	10

<i>Current cash surrender value (10%)</i>	
30% + of death benefit .....	4
20% - 30% of death benefit .....	6
10%-20% of death benefit .....	8
0% - 10% of death benefit .....	10

<i>Outstanding Loans (10%)</i>	
30% + of death benefit .....	4
20% - 30% of death benefit .....	6
10%-20% of death benefit .....	8
0% - 10% of death benefit .....	10

<i>Current Annual Premiums (15%)</i>	
5% + of death benefit .....	0
4% - 5% of death benefit .....	3
3% - 4% of death benefit .....	7
2% - 3% of death benefit .....	11
1% - 2% of death benefit .....	15

<i>Total Points (maximum of 100)</i>	
Policy Score .....	_____

### *Life Settlement Pobability*

25 or less .....	Highly Unlikely
26 - 50 .....	Unlikely - Please call LIBI Rep to discuss
51 - 67.....	Average - Please call LIBI Rep to discuss
68 - 100 .....	Highly likely - Complete client application

Life Insurance Buyers, Inc. is a brokerage firm representing multiple life settlement buyers. All policies are submitted only to institutionally funded, licensed life settlement providers. Our role is to establish consistent business practices, including support of individual state licensing and NAIC recommended procedures.

With over 35 years in the life insurance industry, and over 10 years in the settlement industry, LIBI has established good working relationships with providers to ensure professional transactions and competitive purchase offers.

CPAs, Attorneys, Financial Advisors, and Insurance Professionals, have realized that there is a fiduciary responsibility to present this unique option to their clients.

Over 5 billion in face amount was purchased in 2005.



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*Representing Institutional Funders*

Fortunately, there is a company uniquely structured to service the life settlement industry properly.

Life Settlements are the only thing LIBI does.

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