



Insurance Resource Group

Life Settlement Field Assessment Form

This settlement is intended to indicate the probability of successfully placing a Life Settlement through Insurance Resources Group (IRG). All applications must be individually underwritten to determine a purchase price. Please use this Field Assessment Form to evaluate if the case you are considering should be submitted for formal underwriting.

- | | POINTS |
|---|--------|
| 1. Client's age and sex. | |
| a) Male (60-69 years old), Female (63-72) | -2 |
| b) Male (70-74 years old), Female (73-77) | -1 |
| c) Male (75-78 years old), Female (78-81) | 0 |
| d) Male (79-83 years old), Female (82-86) | +1 |
| Male (84+ years old), Female (87+) | +2 |
| 2. Medical Condition – Please select the condition that best describes your patient. | |
| a) Active Senior – Could probably receive a standard rating with most carriers | -2 |
| b) Has some minor health impairments, currently under control | 0 |
| c) Health has deteriorated more than normal for their age | 3 |
| d) Has had major health events since policy issue (i.e. stroke, MI, etc.) | 6 |
| e) Has been diagnosed with a terminal illness | 9 |
| 3. Policy Information | |
| a) Policy was issued with a significant rating (Table 4 or higher) | 0 |
| b) Policy was issued with a minor rating (Table 3 or less) | 1 |
| c) Policy was issued standard or preferred | 2 |
| d) Policy was issued standard or preferred (now Table 4 or higher) | 4 |
| 4. Policy Type | |
| a) Joint Survivor (any type) or Whole Life | 0 |
| b) Term | 2 |
| c) Universal Life | 4 |
| d) Joint Survivor (UL) with one deceased | 5 |
| 5. What is the current cash surrender value of the policy as a percentage of the death benefit?
(Applies to Whole Life only) | |
| a) 50% or greater | -4 |
| b) greater than 35% but less than 50% | -2 |
| c) greater than 20% but less than 35% | -1 |
| d) less than 20% | 0 |

POINTS

- 6. Outstanding loans as a percentage of gross death benefit? (Applies to Whole Life only)
 - a) 50% or greater -4
 - b) greater than 35% but less than 50% -2
 - c) more than 20% but less than 35% -1
 - d) less than 20% 0

- 7. Current premiums as a percentage of death benefit.
 - a) 8% or greater 0
 - b) greater than 5%, but less than 8% 1
 - c) greater than 3%, but less than 5% 2
 - d) less than 3% 3
 - e) client is on waiver of premium 4

- 8. If the premiums are not yet flexible, how long is the "RAP" commitment?
 - a) more than 5 years -3
 - b) greater than 3 years, less than 5 years -2
 - c) greater than 1 year, less than 3 years -1
 - d) one year or less 0

- 9. How much time remains on the original term of the policy? (Applies to term only)
 - a) Policy is an ART 0
 - b) More than 5 years of levelized premium 2

- 10. How much time remains before the conversion option expires? (Applies to Term only)
 - a) Policy is no longer convertible -2
 - b) 5 years or less 0
 - c) more than 5 years 2

TOTAL SCORE	PROBABILITY OF SUCCESS
1-5	Highly unlikely – try again with another client
6-8	Unlikely – Call IRG to discuss case
9-10	Average – Contact client to sign application
11-13	Likely – Contact client to sign application
14+	Highly Likely – Contact client to sign application

Agent's Name: _____
 Agent's Phone: _____
 Agent's Fax: _____
 Address: _____

To learn more, visit our website: <http://www.irginsurance.com/>