

1-800-388-0103

Fax 908-810-4159

www.elasettlementservices.com

1435 Morris Avenue • P.O. Box 3137

Union, NJ 07083

This profile will assist you in determining if your case could be a candidate for a life settlement. ELA Settlement Services will make final eligibility determination. To assess possible eligibility, add the applicable points for each question and compare to the total score values on page two. If you have any questions about the profile or your specific case, please contact ELASS at 1-800-388-0103. Thank you for choosing ELASS.  
Note: This is not an offer or solicitation.

<b>1. Policy Type</b>	<b>Points</b>
a.) Term or Joint survivor with both insured's living (any type)	0
b.) Whole Life (non-participating)	2
c.) Whole Life (participating)	<i>Note: for Joint survivor with one insured deceased, add 1 point - e.g. a J.S. UL with one insured deceased is worth 5 points</i> 4
d.) Universal Life	4
 <b>2. Policy information</b>	
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/preferred	2
 <b>3. Medical condition – Please select the condition that best describes your client</b>	
a.) Active senior - Could probably receive a standard rating with most carriers	-3
b.) Has some minor health impairments, currently under control	0
c.) Health has deteriorated more than normal for his/her age	3
d.) Had major health events since issue (stroke, MI, etc), or currently declined for LTC	6

**Questions 4 through 6 apply to Universal Life policies only**

<b>4. Current cost of insurance as a percentage of death benefit</b>	
a.) Greater than \$80 per thousand	0
b.) Greater than \$50 per thousand, but less than \$80	1
c.) Greater than \$30 per thousand, but less than \$50	2
d.) Less than \$30 per thousand	3
e.) Client is on waiver of premium	4
 <b>5. If the premiums are not yet flexible, how long is the Required Annual Premium commitment?</b>	
a.) More than 5 years	-3
b.) Greater than 3 years, but less than 5 years	-2
c.) Greater than 1 year, but less than 3 years	-1
d.) One year or less	0
 <b>6. If there is a loan on the policy, can a partial surrender be taken to eliminate the loan?</b>	
a.) No	-2
b.) Yes	0

**Questions 7 through 9 apply to Whole Life Policies only**

- 7. What is the current cash surrender value of the policy as a percentage of the death benefit?**
- a.) 50% or greater -2
  - b.) Greater than 35%, but less than 50% -1
  - c.) Greater than 20%, but less than 35% 0
  - d.) Less than 20% 1
- 8. Outstanding loans as a percentage of total death benefit**
- 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
- 9. Current premiums as a percentage of net 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

**Questions 10 through 12 apply to Term Insurance policies only**

- 10. What is the current premium obligation as a percentage of the face amount?**
- 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
- 11. How much time remains before the conversion expires?\***
- a.) Policy is no longer convertible -2
  - b.) 5 years or less 0
  - c.) More than 5 years 2
- \*If policy is currently convertible, please reevaluate using permanent products.*
- 12. How much time remains on the original term of the policy?**
- a.) Policy is an ART 0
  - b.) More than 8 years 2

<b><u>Total Score:</u></b>	<b><u>Probability of success:</u></b>
0-4	Highly unlikely
5-7	Unlikely
8-10	Average
11-12	Likely
13+	Highly likely

This assessment tool is intended to indicate the probability of successfully placing a life settlement with ELA Settlement Services. All applications must be individually underwritten to determine if an offer can be made.



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