

Client Qualification Checklist

Identify which clients may qualify for a life settlement — in under five minutes.

Use this checklist to quickly assess whether a client is a candidate for a life settlement before requesting a formal appraisal. The more boxes that apply, the stronger the candidate.

Core Qualification Criteria

Criterion	Typical Threshold
✓ Insured's age	65 or older (younger if health-impaired)
✓ Policy face amount	\$100,000 or greater
✓ Policy type	Universal, whole, convertible term, or survivorship
✓ Health status	Some change in health since policy was issued
✓ Premiums	Becoming difficult or undesirable to maintain
✓ Policy standing	In force and past the contestability period

Strong Candidate Signals

A client is an especially strong candidate when one or more of these apply:

- They are **about to lapse or surrender** the policy.
- There has been a **material change in health** since issue (this often increases value).
- The **need for the coverage has ended** — estate settled, beneficiaries no longer dependent.
- They are facing a **liquidity need** — long-term care, retirement income, debt.
- The policy is a **term policy with a conversion option** still available.

Policy Types at a Glance

Policy Type	Generally Eligible?
Universal Life	Yes — most common
Whole Life	Yes
Convertible Term	Yes — if still convertible
Survivorship / Second-to-die	Yes
Non-convertible Term	Rarely — review case by case
Group Life (no conversion)	Typically no

When in doubt, send it to us

An appraisal is free and carries no obligation. If a client is on the fence about any of these criteria, the fastest answer is a no-cost valuation. We'll tell you quickly whether it's worth pursuing.

What to Gather Before an Appraisal

- Insured's age and a general summary of current health.
- Policy face amount and type.
- Current premium and approximate cash surrender value.
- Carrier name (the in-force ledger and illustration come later).

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