

<u>Insured's Age</u>	<u>Weighting</u>
▪ 69 or Younger.....	1
▪ 70-75.....	2
▪ 76-80.....	3
▪ 81-85.....	4
▪ 86 or Older.....	5
<u>Insured's Gender</u>	
▪ Female.....	1
▪ Male.....	2
<u>Insured's Medical Condition</u>	
▪ Healthy senior.....	1
▪ Minor health problems.....	2
▪ Serious health problems.....	3
▪ Very serious illness.....	4
<u>Policy Type</u>	
▪ Whole life.....	1
▪ Survivorship (2 nd to Die).....	2
▪ Term life.....	3
▪ Universal life.....	4
▪ Survivorship – One deceased.....	5
<u>Policy Loans</u>	
▪ Yes.....	1
▪ No.....	2
<u>Cash Surrender Value % of Face Value</u>	
▪ 30% or More.....	1
▪ 20% - 30%	2
▪ 10% - 20%.....	3
▪ 10% or less.....	4
<u>Annual Premiums % of Face Value</u>	
▪ 4% or More.....	1
▪ 3% - 4%.....	2
▪ 2% - 3%.....	3
▪ 1% - 2%.....	4

**** Scoring Point System:** **7:** Very Unlikely, but discuss; **8-13:** Unlikely, but discuss; **14-19:** Somewhat likely, request medical & policy information; **20-25:** Very likely, request medical & policy information.