



Add up the numbers shown after your response.

Client	Points	Your Score
1. Age		
> 85	4	
75 – 85	2	
< 75	0	
2. Sex		
Male	2	
Female	0	
3. Policy Type		
Universal Life	3	
Whole Life	2	
Survivorship	2	
Variable Life	1	
Convertible Term	1	
4. Policy Details		
Standard/Preferred	2	
Minor rating < 3	1	
Significant Rating > 4	0	
5. Premiums (As % of Face Value)		
< 2%	4	
2 – 3%	3	
3 – 4%	2	
> 4%	0	
6. Cash Surrender Value (As % of Face Value)		
< 10%	4	
10 – 20%	3	
20 – 30%	2	
> 30%	1	
7. Policy age		
> 10 years:	1	
2 to 10 years	0	
Less than 2 years	-12	
8. Is there a Policy Loan		
Yes	0	
No	1	
9. Medical Condition		
Serious Conditions	6	
Significant Conditions	4	
Moderate Conditions	2	
Minor Conditions	0	
Healthy	-2	
10. Is the policy in force?		
Yes	0	
No	-8	
Your Total		

Policy Check

This is a quick guide to workout if a policy may be suitable for The LPA's Lifestyle Choices Program. Remember this is a guide only to help you screen cases. Suitability of a case can only be determined upon receipt of a completed application and assessment by our underwriters. If in doubt call 800 903 LPA 1

Client: _____

Policy Number: _____

Points: _____

Face Amount: _____

LPA Offer: _____

Score for LPA's Lifestyle Choices Program Potential

Points	Prospect
15 +	Very Likely
11 – 14	Likely
< 10	Unlikely

Medical Conditions

Serious

Alzheimer's; cancer ; cirrhosis; congestive heart failure; coronary artery disease; dementia (progressive); emphysema (advanced); lupus (systemic); motor neuron disease (progressive); multiple sclerosis (progressive); pancreatitis (advanced)

Significant

Diabetes (type I & II); dementia (moderate short-term memory loss); Huntington's disease; leukemia; motor neuron disease; multiple sclerosis; Parkinson's disease; sleep apnea

Moderate

Arthritis; Asthma; high blood pressure; hypertension; prostate enlargement – conditions requiring constant attention

Minor

Medical conditions that are under good control.

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