

## Factors that are considered by life/viatical settlement companies when deciding what your life insurance policy is worth:

### Your Age



If you are seeking a life settlement, are you at least 65 years old, with a life expectancy of 15 years or less?

### Your Health



If you are seeking a viatical settlement, do you have a life expectancy of two years or less?

### Your Type of Life Insurance Policy



Do you have a permanent life insurance policy? If you have a term policy, can it be converted to a permanent policy?

### The Size of Your Policy



Does your death benefit have a value of at least \$100,000?

### Amount or Your Premium Payment



### Your Insurance Company

