

Underwriting Considerations

- Life Settlements
- Life Contingent Structured Settlements
- Retirement Annuities

Life Settlements

- Above average income demographic
- Medical records usually say it all
- Less need for paramedical exams and other approaches to catch applicant in a lie
- Rx reports could help corroborate undocumented diagnoses

Life Contingent Structured Settlements

- Medical records often are not helpful
- Targeted questionnaire to identify the significant behavioral issues
- Phone interviews help
- Rx and crime reports are a must
- Paramedical exams can help in some situations

UK Retirement Annuities

- A bit early to say
- More likely to be similar to Questionnaire driven LCSS approach
- Rx reports not available in the UK
- With proper authorization, may be able to access medical records
- Crime reports not needed
- Paramedical exams would slow processing time. General Practitioner Reports a better option.

PLEASE JOIN US!

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