QUESTIONNAIRE FOR POLICYHOLDERS THAT COULD BE INTERESTED IN USING A LIFE SETTLEMENT

From Rovira i Virgili University we are researching on several factors that may influence policyholder's decision to sell his/her life insurance contract by means of a life settlement. Your opinion is very important and will be processed anonymously.

Please give your opinion on the following statements (0 states complete disagreement and 10 complete agreement):

1.1 I may be interested in selling my life insurance through a life settlement transaction.

1.2 I predict that I would sell my life insurance policy through a life settlement agreement.

1.3 The existence of a secondary life insurance market different from surrounding the policy will be useful for my financial decisions.

1.4 The possibility of obtainning the price in advance for my life policy in a secondary market greater than the surrender value will increase the performance of my financial decisions.

1.5 The existence of life settlement agreements will help me achieve my goals more quickly.

1.6 The possibility of selling the insurance policy through a a life settlement agreement will allow improving my life standards.

1.7 It will be easy for me undertanding life settlement trades.

1.8 Selling a life policy by means of a life settlement will be clear for me.

1.9 It will be easy for me to understand how secondary life markets works

1.10 It will be easy for me to became an expert on life insurance secondary markets

1.11 People who are important to me will feel that, if necessary, I must sell my life insurance by means of a life settlement agreement

1.12 People who influence me will think that I should consider preferible selling my life insurance by means of a life settlement intead other assets that I have in my portfolio.

1.13 People whose opinions I appreciate would approve that I agree a life settlement.

1.14 If I have / will have income enough to subcribe a life policy and, if necessary, to sell it in a secondary market.

1.15 I have knowledge enough to sell my insurance policy through a life settlement.

1.16 Life settlement transactions are compatible with other financial trades that I carry out / expect to carry out.

1.17 I can get help to sell an insurance policy through a life settlement.

1.18 Paying a policy through a life settlement agreement is risky.

1.19 There is a lot of uncertainty in trading life policies by means of life settlements.

1.20 A life settlement is riskier than obtaining the surrender value of the life policy.

1.21 Selling a life insurance by means of a life settlement is unethical.

1.22 The acquisition of a life policy by an investor is unethical.

1.23 Selling my life insurance through a life settlement will produce me bad feelings.

1.24 I have good ability to deal with financial and insurance issues.

1.25 I have good knowledge of the financial and actuarial concepts on which these trades are based

Finally, we'd like going to ask you some **personal information**. That personal information will be treated anonymously and confidentially.

Sex : Man / woman

Age : --years

Your net / liquid family income is:

Low

Middle-Low

Middle

Middle-Upper

Upper

I don´t know

Your academic level:

- without studies
- Primary degree
- Secondary degree
- Graduate