



News

For Immediate Release

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In progressive move, 21st Services forms independent Medical Advisory Board to study longevity, mortality risk

November 15, 2007, Minneapolis, MN – 21st Services has created its first Medical Advisory Board. The Board, which is independent of the company, is an innovative approach in the life settlement industry.

Input from the Board will help 21st Services enhance the sophistication of its underwriting model and its life expectancy estimates.

21st Services' Medical Advisory Board is made up of physicians from across the country who are experts in areas affecting mortality and longevity in older adults. The members are:

Henry Blackburn, MD	Epidemiology
Nancy Bohannon, MD	Endocrinology
Richard Bohannon, MD	Oncology
Chad Boulton, MD	Geriatric Medicine
Andrew Bowman, MD	Cardiology
Laurie Dornbrand, MD	Geriatric Medicine
Elliot Francke, MD	Infectious Disease
Mark Rosenberg, MD	Nephrology
James Zeese, MD	Neurology

The Medical Advisory Board's first meeting was in October 2007. The Board will continue to meet with 21st Services at least twice a year to share information related to mortality improvements, predictors of mortality and longevity risks, comorbid medical impairments and medical advances that may impact mortality and longevity results in the future.

Charlotte Lee, MD, Medical Director of 21st Services, and Paul Kirkman, Chief Underwriting Officer of 21st Services, will coordinate the Board's meetings.

Kirkman said, "From the beginning, our underwriting model and method were built to be continually upgraded and enhanced as new data bearing on mortality risks became available. The Medical Advisory Board will help us accelerate this process. We gain access to additional data, and we can benefit from the decades of clinical experience of each of our Board members."

Jeanne Bailey, 21st Services Chief Marketing Officer, said, "The Medical Advisory Board's insights will help us build our core life expectancy service, maintain our leading position in the life settlement industry and reach out to new markets where mortality and longevity risks are important considerations, such as financial planning. The formation of the Board is part of a cluster of exciting developments for 21st Services."

21st Services provides life expectancy estimates to help funders value life insurance policies in life settlement transactions. The company also offers post-purchase portfolio management services for the life settlement market. The company's headquarters are in Minneapolis, MN.

For more information about 21st Services, go to www.21stservices.com.