



21st Services

Life Expectancy Certificate

Client company: 21st Services Sample Certificate

Certificate date: 7/3/2008

Insured: John Doe
 DOB: 12/17/1937
 SSN: 888-88-8888

Gender: Male
 Referenced
 Mortality Table: Non-Tobacco User

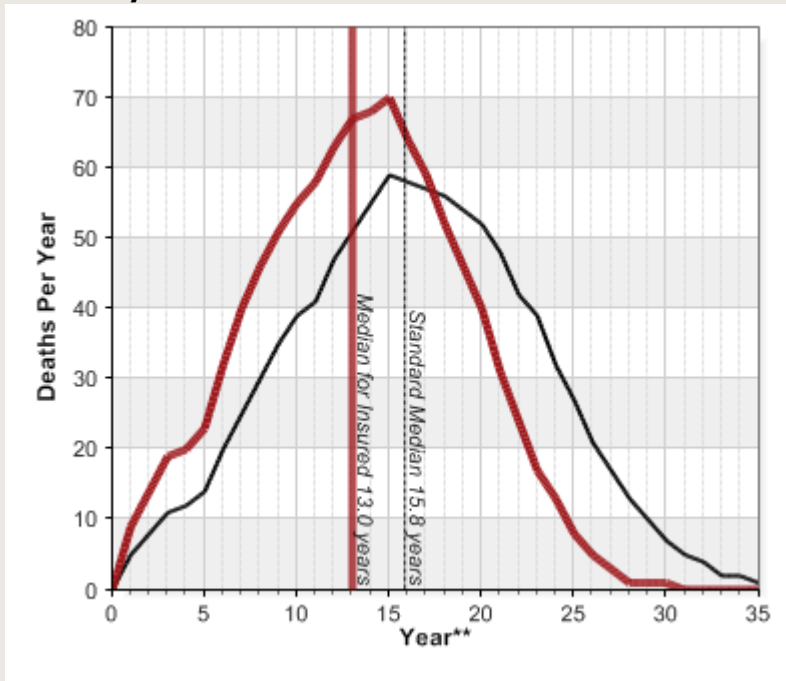
Insured's request age*: 71
 Date of insured's next age change*: 6/18/2009
 Date range of medical records reviewed: 01/02 - 05/08

Mortality Multiplier*: 1.8
Median Life Expectancy Value*: 156 Months or 13.0 Years
Mean Life Expectancy Value*: 155 Months or 12.9 Years
85% Mortality Value*: 226 Months or 18.8 Years

Without life-threatening or catastrophic conditions or illnesses

Please note: It is recommended that the information provided in this life expectancy evaluation be used in its entirety. If only a subset of the data is used, you will be losing the interrelationships between the analytics.

21st Services Mortality Curve



Year**	Lives***	Deaths	Accum. Deaths
0	1000	0	0
1	991	9	9
2	977	14	23
3	958	19	42
4	938	20	62
5	915	23	85
6	883	32	117
7	843	40	157
8	797	46	203
9	746	51	254
10	691	55	309
11	633	58	367
12	570	63	430
13	503	67	497
14	435	68	565
15	365	70	635
16	301	64	699
17	242	59	758
18	190	52	810
19	144	46	856
20	104	40	896
21	73	31	927
22	49	24	951
23	32	17	968
24	19	13	981
25	11	8	989
26	6	5	994
27	3	3	997
28	2	1	998
29	1	1	999
30	0	1	1000

* Terms are defined on the Definition of Life Expectancy Terms page in this document.

** Years since Life Expectancy calculation.

*** Number of lives in hypothetical sample of 1,000 individuals with profiles matching the insured's.

Family Medical History**Father** Cancer**Mother** Diabetes

Risk Factors for Cardiovascular Disease Hypertension Hyperlipidemia Diabetes **Treated with oral medications**

Cancer Non-melanomatous skin cancer(s) (i.e., SCC, BCC)

Functional Status Age-related ocular issues including cataracts, glaucoma, minor macular degeneration, and/or retinal tear

Social Habits**Tobacco/Nicotine use** Non-smoker/no tobacco use**Legal and illicit substance use** Responsible alcohol use**Exercise, Activity Level, Social Involvement, and/or Travel** Age appropriate

Cardiovascular Coronary artery disease ruled out by diagnostics testing **7/07 Stress test**

Endocrine Diabetes

ICD9 Codes**250,401,272**

Underwriter's Signature

21st Services 133247_C - 01/02 - 05/08

21st Services provides life expectancy estimates by applying proprietary methods, systems and resources to health information forwarded by client companies. **Life expectancy figures are estimates only.** 21st Services cannot and does not represent that an insured will die on or near a projected date. There may be information that affects a life expectancy that has not been provided to 21st Services. 21st Services does not represent that the information provided to it is complete or accurate.

Insured-specific medical information may be confidential under state or federal law. Life expectancy information provided to a client company by 21st Services may not be disclosed to any third party or used in any manner that violates any applicable law.

21st Services strictly prohibits the sale, transfer or disclosure of its life expectancies. Client agrees any life expectancy certificate it purchases will be used solely by Client and will not be transferred, sold, distributed, posted, made available on the Internet, or unlawfully disclosed. 21st Services' life expectancy certificates obtained from any source other than directly from 21st Services are expressly disclaimed by 21st Services and cannot be guaranteed for authenticity. **Client will pay all costs and attorneys fees incurred by 21st Services to enforce the terms herein. Acceptance of a life expectancy certificate constitutes agreement to the terms herein.**

Definitions of Life Expectancy Terms

85% Mortality Value Calculations presume an original population of 1,000 individuals whose age, gender, tobacco use, medical condition and all other factors match those of the insured. This is the point in time at which 850 of the original 1,000 are anticipated to have died.

Accumulated Deaths This figure can be observed on the mortality curve. It presumes an original population of 1,000 individuals, and it reveals the total number of those in the original population who are anticipated to have died up to each given point.

Age Change Six months beyond the birthday the insured is closer to their next birthday, thus they are considered a year older than their actual calendar age for the life expectancy calculation.

Date Range of Physicians' Records Reviewed The complete data range of all doctors' records received and compiled from all client companies. This may or may not correspond with the date range submitted by an individual client company, because it is a cumulative range of archived and current information.

Insured's Request Age 21st Services calculates life expectancies based on the insured's nearest age, which does not always correlate with the insured's calendar age.

Mean Life Expectancy Value Calculations presume an original population of 1,000 individuals whose age, gender, tobacco use, medical condition and all other factors match those of the insured. This is the mean/average point in time at which the original 1,000 are anticipated to have died.

Median Life Expectancy Value Calculations presume an original population of 1,000 individuals whose age, gender, tobacco use, medical condition and all other factors match those of the insured. This is the point in time at which 500 of the original 1,000 are anticipated to have died.

Mortality Multiplier A measure of the degree of adjustment made to base mortality tables. A mortality multiplier of 1.0 would be considered standard. The life expectancy estimate is taken directly from mortality tables without any adjustment. The higher the mortality multiplier, the shorter the life expectancy and the more time subtracted from base mortality tables when compared to the standard population.

Mortality Curve A graphic or tabular representation of mortality over a given period of time.

Referenced Mortality Table Mortality table from which calculations are made. If tobacco use is not independently documented in physician notes, a non-tobacco table is used.

Standard Mortality The life expectancy of an individual without debitable medical impairments.