21st Services

Customized Longevity Planning Report™

Report Date: 2009
Client:
Advisor: Secor Advisors, LLC

50% probability of survival to age **93.1**
30% probability of survival to age **97.6**
10% probability of survival to age **103.3**

21st Services has evaluated the medical information provided for , **currently age 53.3.** The chart below shows Mr. Brooks's **life expectancy curve in red.** (See the note at left for detail on how the curve was created.) Three points along the curve are highlighted: the points at which the probability of survival are 50%, 30% and 10%.

50%, or median, life expectancy is **age 93.1,** or 39.8 years. This is the point at which half of the group of statistical matches for Mr. Brooks would still be living. (See note at left.)
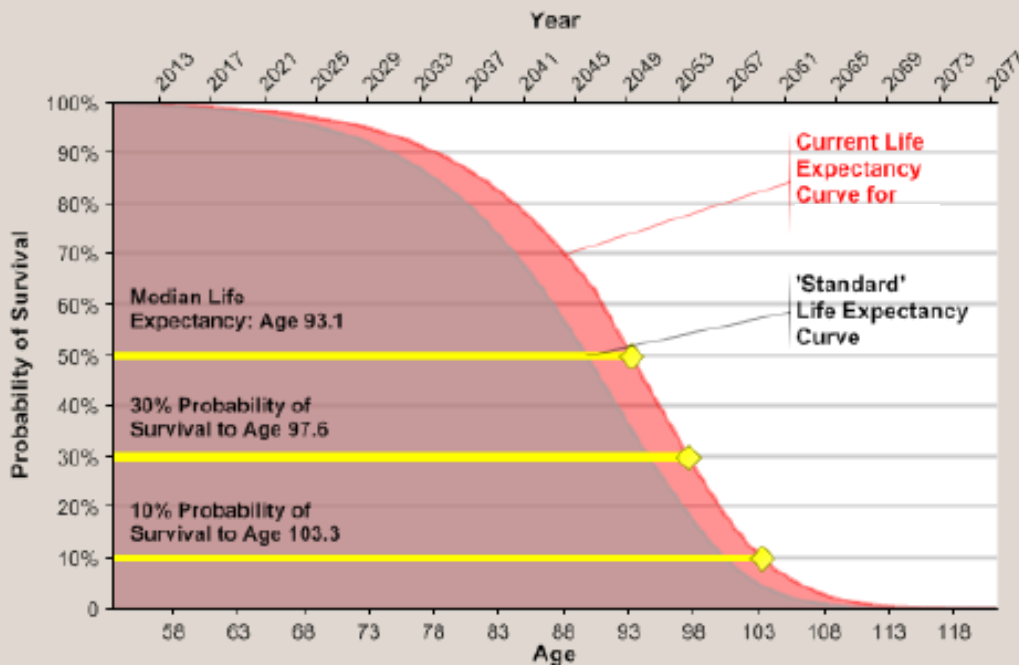
has a **30%** probability of survival to **age 97.6,** or 44.3 more years. The 30% mark is the point at which 30% of those in the statistical pool would still be living.

has a **10%** probability of survival to **age 103.3,** or 50.0 more years. At that point 10% of those in the statistical pool would still be living.

The **red line** in the chart, 's life expectancy curve, compares to the **gray line,** which represents the life expectancy curve of a pool of people of age and gender who are average or 'standard' according to mortality tables. median (50%) life expectancy is 9% longer than standard.

To see the key factors affecting life expectancy, turn to page 2 of this report. To see what changes might increase life expectancy and/or improve health, turn to page 3.

It is important to understand how 21st Services develops your life expectancy curve. Based on our analysis of your medical and health information, 21st Services generates your life expectancy profile and creates a statistical pool of 1,000 perfect replicas. We then calculate the likelihood that those in the statistical group will be alive in each year going forward. The 50%, 30% and 10% percentile points along the curve are often milestones for financial planning.

Customized Longevity Planning Curve

Survival Probability	Age	Years From Now	Year
90%	78.3	25	2034
80%	84.2	31	2040
70%	88.1	35	2044
60%	91.0	38	2046
50%	93.1	40	2049
40%	95.3	42	2051
30%	97.6	44	2053
20%	100.0	47	2055
10%	103.3	50	2059

Factors Impacting Longevity for

Checked on this page are the factors from the medical history of   that had a positive or negative impact on the longevity curve on the preceding page. If there are areas where positive change could extend the life expectancy estimate in the future, we have noted them with an ⓘ symbol.

Client:
Gender: Male
DOB: 1956
SSN:

Family Medical History

Unspecified

✔ Diabetes

Functional Status

✔ Active lifestyle/highly functioning

Social Habits

Tobacco/Nicotine use

✔ Non-smoker/no tobacco use

Exercise, Activity Level, Social Involvement, and/or Travel

✔ Vigorous or more than expected for age

ⓘ *If you see this symbol, it signifies that positive changes in these areas could extend the life expectancy estimate in the future. Please see next page for more information.*

(i) Your life expectancy may be extended by actions you take.

On the previous page, we indicated the factors in your health history that have had an impact on your life expectancy. We noted with an (i) the factor(s) that you can change to extend your median life expectancy.

21st Services' assessment indicates that you could extend your median longevity to age 93.8, 0.7 extra years, by making changes in those areas, if all other conditions remain as they are.

Current median (50th percentile) life expectancy: age **93.1**

Potential median (50th percentile) life expectancy: age **93.8**

Your life expectancy analysis should be updated every 2-3 years to assess the impact of changes in your health and the effect of advances in medical knowledge and treatment.

(i) Get regular checkups

Even if you feel well and have no complaints about your health, you should see your doctor regularly for screening tests and procedures that are appropriate to your age. Early detection is critical for conditions ranging from cancer to diabetes to heart disease. Promptly treated, the condition may be completely corrected – or, in some cases, prevented.

Other change(s) that could have a positive impact on your health

Eat what's good for you

Nutrition plays a more important role in good health than many previously thought. Particularly important are foods containing antioxidants. They help decrease the wear and tear on our cells. The colorful foods, such as green, yellow, red and orange vegetables and fruits (e.g., broccoli, beets, blueberries, oranges and grapefruits) are particularly rich in antioxidants and other nutrients. Eating more of these foods and less fat and sugar can have a positive influence on your health and longevity. If you limit portion sizes as well, you will not only be well nourished, you will be better able to control your weight.

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