

**Report Date:** /2010  
**Client:**  
**Advisor:** IDA

**50%** probability of survival to age **73.0**  
**30%** probability of survival to age **77.1**  
**10%** probability of survival to age **83.0**

21st Services has evaluated the medical information provided for , **currently age 57.8**. The chart below shows 's **longevity 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%.

's **50%, or median, longevity is age 73.0**, or 15.2 years. This is the point at which half of the group of statistical matches for would still be living. (See note at left.)

has a **30% probability of survival to age 77.1**, or 19.3 more years. The 30% mark is the point at which 30% of those in the statistical pool would still be living.

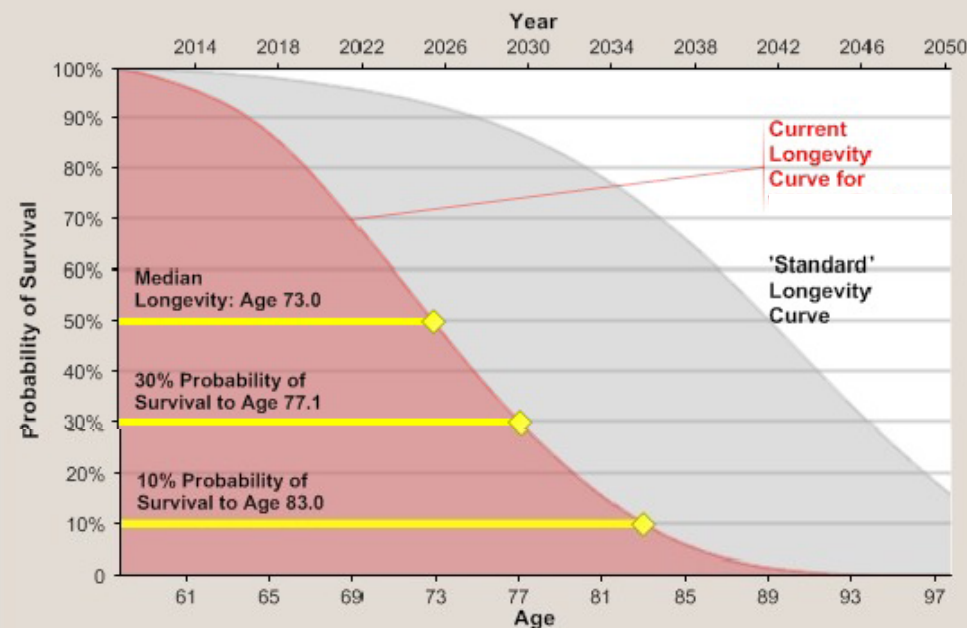
has a **10% probability of survival to age 83.0**, or 25.2 more years. At that point 10% of those in the statistical pool would still be living.

*It is important to understand how 21st Services develops your longevity curve. Based on our analysis of your medical and health information, 21st Services generates your longevity 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.*

The **red line** in the chart, 's longevity curve, compares to the **gray line**, which represents the longevity curve of a pool of people of 's age and gender who are average or 'standard' according to mortality tables. 's median (50%) longevity is 52% shorter than standard.


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

## Customized Longevity Planning Curve



Survival Probability	Age	Years From Now	Year
90%	64.2	6	2016
80%	67.0	9	2019
70%	69.1	11	2021
60%	71.0	13	2023
50%	73.0	15	2025
40%	74.9	17	2027
30%	77.1	19	2029
20%	79.6	22	2032
10%	83.0	25	2035

## 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 longevity estimate in the future, we have noted them with an  symbol.

**Client:**



**Gender: Male**

**DOB:**

**SSN:**

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### Social Habits

- Tobacco/Nicotine use**  
Current tobacco/smokeless tobacco/nicotine use, includes "occasional" or "social" pipes and cigars 1979 
- Legal and illicit substance use**  
Responsible alcohol use
- Exercise, Activity Level, Social Involvement, and/or Travel**  
Age appropriate 


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### Lifestyle and Habits

- Yearly preventive/screening exam
- Nutrition: Average

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### Risk Factors for Cardiovascular Disease

- Hypertension
- Hyperlipidemia
- Current Tobacco/Nicotine Abuse 

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### Pulmonary

- Significant Chronic Obstructive Pulmonary Disease on spirometry

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### Gastrointestinal

- Gastroesophageal reflux with or without a hiatal hernia

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

**i Your longevity 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 longevity. We noted with an **i** the factor(s) that you can change to extend your median longevity.

21st Services' assessment indicates that you could extend your median longevity to age 82.8, 9.8 extra years, by making changes in those areas, if all other conditions remain as they are.

**i Quit Smoking**

Quitting smoking reduces your risk of contracting respiratory disease, heart disease and cancer. Quitting at any age will have positive effects, but the earlier you quit the better.

Current median (50th percentile) longevity: age **73.0**

Potential median (50th percentile) longevity: age **82.8**

*Your longevity 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 Increase Level of Activity**

Physical activity does not have to be strenuous to be beneficial. Walking just 30 minutes a day has been shown to raise the levels of "good cholesterol," HDL. Exercise helps prevent obesity which is a factor in many diseases and impairments as we age. We recommend that you consult your physician before beginning any exercise program.

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

### Control hypertension

Having hypertension or high blood pressure increases your risk for stroke, heart disease and heart attacks. If you work with your doctor to control your blood pressure, you can reduce the odds that these events will occur. If you already have been diagnosed with heart disease or have had a stroke, improved control of blood pressure may reduce the odds of future incidents.

### Control cholesterol

Having elevated cholesterol or blood fats increases your risk for hardening of the arteries or coronary artery disease. Current research is also evaluating a possible link between high cholesterol levels and Alzheimer's dementia. Controlling cholesterol levels through diet and exercise or with prescribed medication may reduce the risk of heart disease or slow the progression of heart disease.

### 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.



Report Number 186449 **This report is not a certified Life Expectancy evaluation suitable for life settlement transactions.** 21st Services provides longevity estimates by applying proprietary methods, systems and resources to health information forwarded by clients. This report was based on self-reported medical information. Longevity figures are estimates only. 21st Services cannot and does not represent that an individual will die on or near a projected date. 21st Services does not represent that the information provided to it is complete or accurate. Specific medical information may be confidential under state or federal law.