

# Customized Longevity Planning Report™

**Report Date: 2/6/2009**  
**Client: John Doe**  
**Advisor: 21st Services Sample**

**50%** probability of survival to age **85.2**  
**30%** probability of survival to age **89.6**  
**10%** probability of survival to age **95.1**

21st Services has evaluated the medical information provided for **John Doe, currently age 61.3**. The chart below shows Mr. Doe'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%.

Mr. Doe's **50%, or median,** life expectancy is **age 85.2**, or 23.9 years. This is the point at which half of the group of statistical matches for Mr. Doe would still be living. (See note at left.)

Mr. Doe has a **30%** probability of survival to **age 89.6**, or 28.3 more years. The 30% mark is the point at which 30% of those in the statistical pool would still be living.

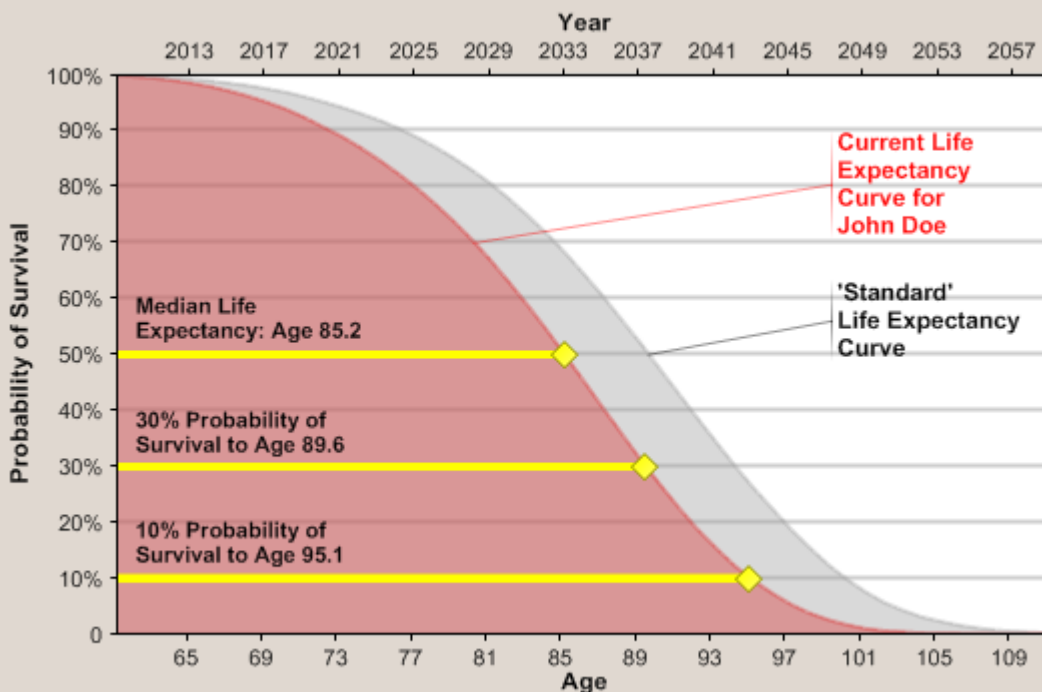
Mr. Doe has a **10%** probability of survival to **age 95.1**, or 33.8 more years. At that point 10% of those in the statistical pool would still be living.

The **red line** in the chart, Mr. Doe's life expectancy curve, compares to the **gray line**, which represents the life expectancy curve of a pool of people of Mr. Doe's age and gender who are average or 'standard' according to mortality tables. Mr. Doe's median (50%) life expectancy is 16% shorter than standard.

*To see the key factors affecting Mr. Doe's 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%	72.8	12	2020
80%	77.2	16	2025
70%	80.4	19	2028
60%	83.0	22	2030
50%	85.2	24	2033
40%	87.4	26	2035
30%	89.6	28	2037
20%	92.0	31	2039
10%	95.1	34	2042

## Factors Impacting Longevity for John Doe

Checked on this page are the factors from the medical history of John Doe 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: John Doe**  
**Gender: Male**  
**DOB: 11/1/1947**  
**SSN: 000-00-0000**

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### 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 ⓘ

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### Orthopedic/Rheumatologic/Autoimmune

✓ Osteoarthritis/DJD affecting weight-bearing joints or disruptive of ADLs

✓ History of gout

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### Lifestyle and Habits

✓ Sleep: 4-10 hours

✓ Yearly preventive/screening exam

✓ Nutrition: Heart healthy

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### Risk Factors for Cardiovascular Disease

✓ Hyperlipidemia

✓ Obesity ⓘ

✓ Diabetes

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### Renal/Genitourinary

✓ Benign Prostatic Hypertrophy and/or elevated PSA with or without resection of prostatic tissue

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### Gastrointestinal

✓ Gastroesophageal reflux with or without a hiatal hernia

✓ Diverticulosis

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### Endocrine

✓ Diabetes

ⓘ *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 89.0, 3.8 extra years, by making changes in those areas, if all other conditions remain as they are.

### **i** Lose Weight

Obesity is a factor in many diseases and impairments as we age. Reduction of weight can be beneficial in the treatment and management of these conditions. Please consult your physician before beginning any weight loss program.

Current median (50th percentile) life expectancy: age **85.2**

Potential median (50th percentile) life expectancy: age **89.0**

*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** 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 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.

### Control diabetes

Having diabetes places you at greater risk for developing the complications associated with the disease, including coronary artery disease, peripheral vascular disease, kidney disease, glaucoma and peripheral neuropathy, a painful tingling or numbness of the feet. Keeping diabetes under control can prevent these conditions from developing or, if they are already present, can slow the progression of these conditions.



Report Number 142064 **This report is not a certified life expectancy evaluation suitable for life settlement transactions.** 21st Services provides life expectancy estimates by applying proprietary methods, systems and resources to health information forwarded by clients. Life expectancy 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.