

itm | twentyfirst Tertiary Life Expectancy Certificate

Client Company: ITM TwentyFirst, Sample
 Certificate ID: 367710
 Certificate Date: 1/3/2017
 Policy Settlement Date: 2/8/2008

Insured: Sample Certificate
 DOB: 6/27/1937
 SSN: 111-11-1111

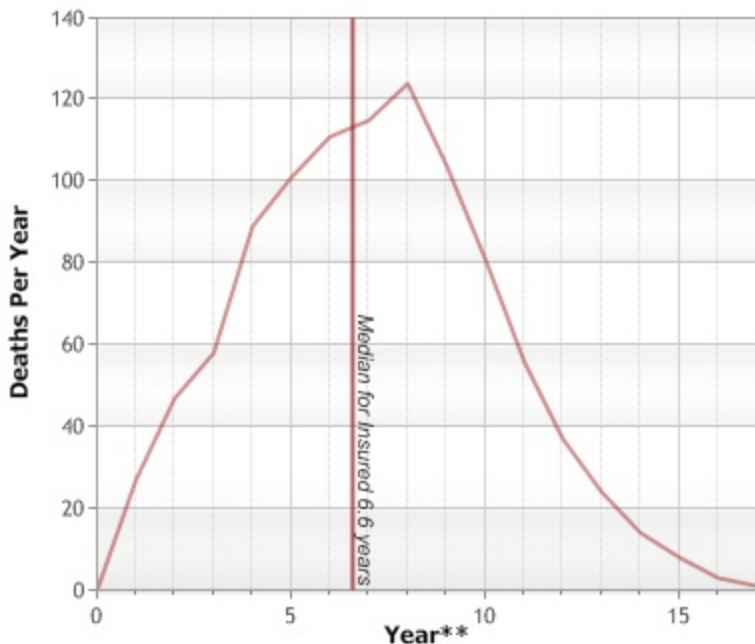
Gender: Male
 Referenced Mortality Table: ITM Twentyfirst 2014 Tertiary Non-Tobacco User

Insured's certificate age*: 79.52
 Date range of medical records reviewed:

Mortality Multiplier*: 5.81
Median Life Expectancy Value*: 79 Months or 6.6 Years
Mean Life Expectancy Value*: 79 Months or 6.6 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.

ITM Twentyfirst Mortality Curve



Year**	Lives***	Deaths	Accum. Deaths
0	1000	0	0
1	973	27	27
2	926	47	74
3	868	58	132
4	779	89	221
5	678	101	322
6	567	111	433
7	452	115	548
8	328	124	672
9	224	104	776
10	143	81	857
11	87	56	913
12	50	37	950
13	26	24	974
14	12	14	988
15	4	8	996
16	1	3	999
17	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

- ✓ Cerebrovascular disease (V17.1)

Mother

- ✓ Diabetes (V18.0)

Risk Factors for Cardiovascular Disease

- ✓ Hypertension (401.9)
- ✓ Hyperlipidemia (272.4)
- ✓ Diabetes (250.0)

Anticoagulation

- ✓ Requires long-term or permanent anticoagulation (i.e., Coumadin, Plavix, etc.) due to cardiac valvular, cerebrovascular, peripheral vascular and/or thrombotic events

Gastrointestinal

- ✓ Gastroesophageal reflux with or without a hiatal hernia (530.81)
- ✓ Mild recurrent/chronic dysphagia (787.2)

Endocrine

- ✓ Diabetes (250.0)

Functional Status

- ✓ Poor balance/abnormal gait (781.2)
- 3** Permanent use of an assistive device such as cane, walker, or use of a brace **cane** (781.2)

Social Habits

Tobacco/Nicotine use

- ✓ Discontinued tobacco use **remote past** (V15.82)

Legal and illicit substance use

- ✓ Responsible alcohol use

Fitness Level

- ✓ Body Mass Index (BMI) **27.3**
- ✓ Age appropriate

Arrhythmias

- 2** Atrial fibrillation/atrial flutter (427.3)

Pulmonary

- 1** Significant Chronic Obstructive Pulmonary Disease on spirometry **7/2016 PFT's** (492.8)

Renal/Genitourinary

- ✓ Mild renal insufficiency **abnormal lab values** (585.1)
- ✓ Benign Prostatic Hypertrophy and/or elevated PSA with or without resection of prostatic tissue (790.93)

Orthopedic/ Rheumatologic/ Autoimmune

- ✓ Osteoarthritis/DJD affecting weight-bearing joints or disruptive of ADLs **spine** (715.0)

1 2 3 Numeric indicators above represent factors with the highest impact on overall life expectancy. ICD-9 codes, if applicable, follow conditions listed above.

Underwriter's
Signature



ITM Twentyfirst 367710_303926_G

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Definitions of Life Expectancy Terms

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.

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 Certificate Age ITM Twentyfirst calculates life expectancies based on the insured's exact age as of the certificate date that is located at the top of each certificate.

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.