

Simplified Underwriting Certificate

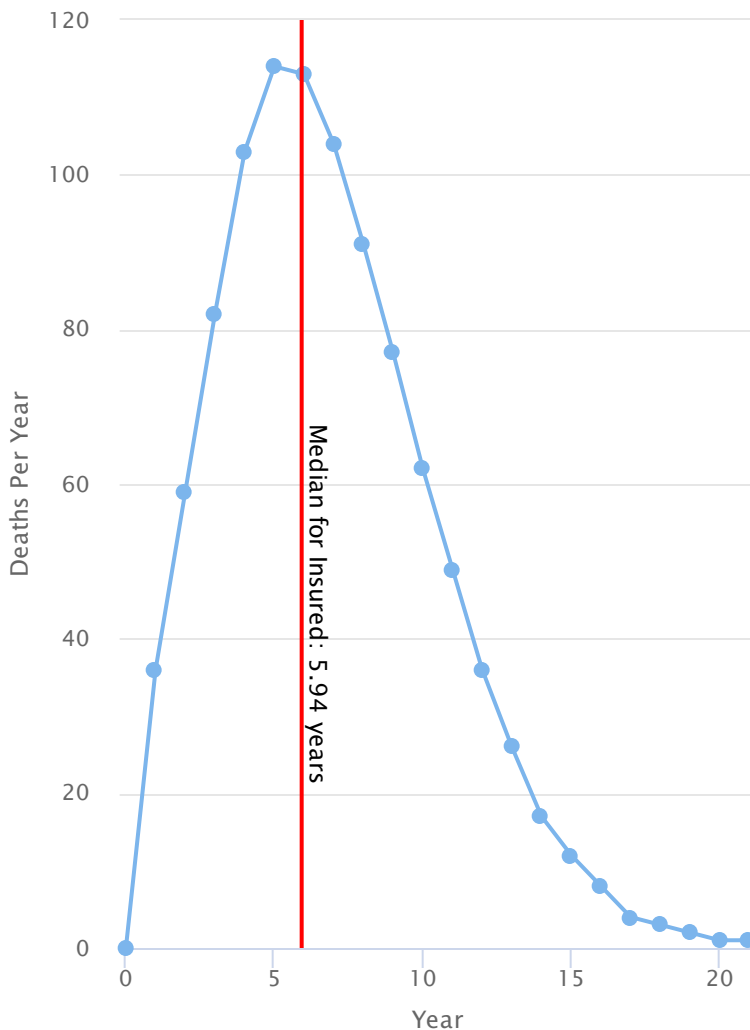
Referenced Mortality Table: ITM TwentyFirst 2018 Non-Tobacco User

Client Company:	ITM TwentyFirst, Sample	Insured:	Sample Report
Certificate Date:	5/1/2019	Gender:	Male
		DOB:	4/23/1932
		SSN:	XXX-XX-0000
		Insured's Age:	87.02

Mortality Multiplier:	3.46
Median Life Expectancy Value:	71 Months or 5.9 Years
Mean Life Expectancy Value:	77 Months or 6.4 Years

Underwriting Was Based On Self-Disclosed Medical Information

ITM TwentyFirst Mortality Curve



Year	Lives	Deaths	Accumulated Deaths
0	1000	0	0
1	964	36	36
2	905	59	95
3	823	82	177
4	720	103	280
5	606	114	394
6	493	113	507
7	389	104	611
8	298	91	702
9	221	77	779
10	159	62	841
11	110	49	890
12	74	36	926
13	48	26	952
14	31	17	969
15	19	12	981
16	11	8	989
17	7	4	993
18	4	3	996
19	2	2	998
20	1	1	999
21	0	1	1000

Listed below are the top conditions having the most impact on the life expectancy estimate.

Valvular heart disease

- Significant audible heart murmur, unevaluated (785.2)
- Significant aortic valve stenosis (424.1)

Peripheral Vascular Disease

- Peripheral Vascular Disease of the lower extremities and/or claudication (443.9)

Other Factors / Conditions taken into Consideration:

- Cardiac structure and function
- Cardiovascular
- Cerebrovascular Disease
- Dermatology
- Endocrine
- Family Medical History
- Functional Status
- Gastrointestinal
- Neurological and Psychiatric
- Orthopedic/ Rheumatologic/ Autoimmune
- Peripheral Vascular Disease
- Renal/Genitourinary
- Risk Factors for Cardiovascular Disease
- Social Habits

Underwriter's Signature**Terms and Conditions**

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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 individuals and reveals the total number of those in the original population who are anticipated to have died up to each given point.

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.