

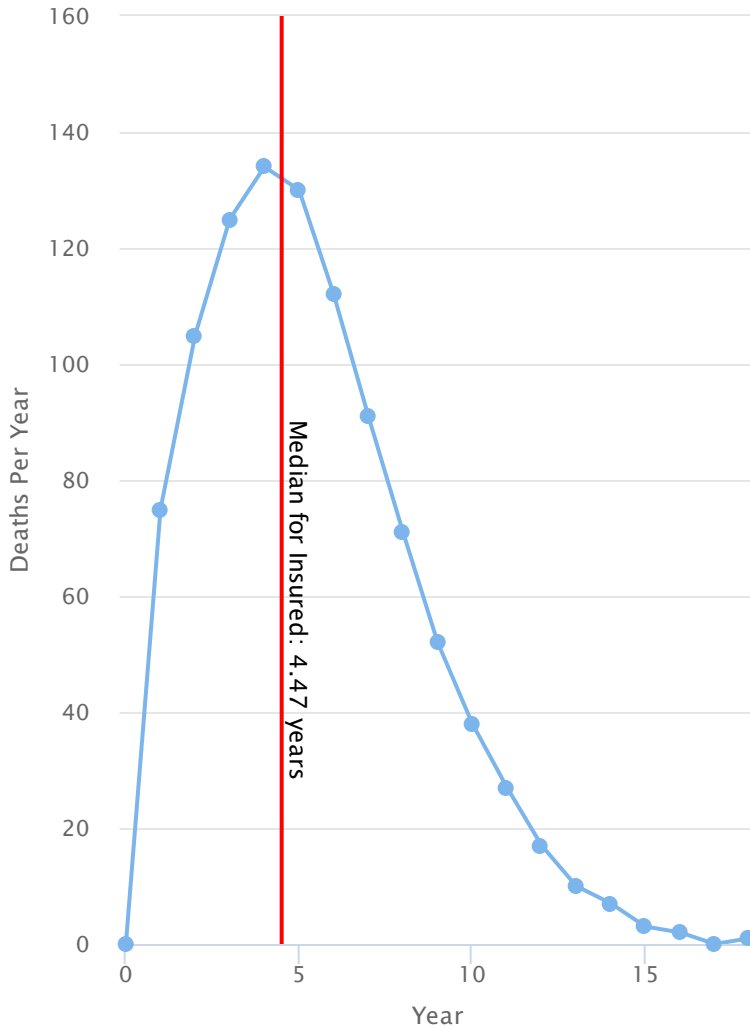
Life Expectancy Certificate - Standard

Referenced Mortality Table: ITM TwentyFirst 2018 Non-Tobacco User

Client Company:	ITM TwentyFirst, Sample	Insured:	Sample Certificate
Certificate Date:	5/1/2019	Gender:	Male
Medical Records Range:	2/2009 - 1/2019	DOB:	6/27/1937
		SSN:	XXX-XX-3333
		Insured's Age:	81.84

Mortality Multiplier: 11.51
 Median Life Expectancy Value: 54 Months or 4.5 Years
 Mean Life Expectancy Value: 59 Months or 4.9 Years

ITM TwentyFirst Mortality Curve



Year	Lives	Deaths	Accumulated Deaths
0	1000	0	0
1	925	75	75
2	820	105	180
3	695	125	305
4	561	134	439
5	431	130	569
6	319	112	681
7	228	91	772
8	157	71	843
9	105	52	895
10	67	38	933
11	40	27	960
12	23	17	977
13	13	10	987
14	6	7	994
15	3	3	997
16	1	2	999
17	1	0	999
18	0	1	1000

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

Arrhythmias

- Atrial fibrillation/atrial flutter (427.3)

Neurological and Psychiatric

- Advanced dementia (331.0)

Pulmonary

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

Other Factors / Conditions taken into Consideration:

- Anticoagulation
- Endocrine
- Family Medical History
- Functional Status
- Gastrointestinal
- Orthopedic/ Rheumatologic/ Autoimmune
- Renal/Genitourinary
- Risk Factors for Cardiovascular Disease
- Social Habits

Underwriter's Signature**Terms and Conditions**

THIS CERTIFICATE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS AS WELL AS THE TERMS AND CONDITIONS ENTERED INTO BY CLIENT COMPANY ON ITM TWENTYFIRST'S WEBSITE AS REQUIRED TO ORDER A LIFE EXPECTANCY CERTIFICATE (THE "CLICK AGREEMENT"). THE CLICK AGREEMENT IS AVAILABLE AT [HTTPS://WWW.ITM21ST.COM/HOME/TERMSOFSERVICE](https://www.itm21st.com/home/terms-of-service) OR UPON REQUEST FROM ITM TWENTYFIRST.

ITM TWENTYFIRST DID NOT VERIFY THE COMPLETENESS OR ACCURACY OF THE INFORMATION PROVIDED BY CLIENTS OR ANY THIRD PARTY THAT WAS USED IN PREPARING THIS CERTIFICATE. **LIFE EXPECTANCY FIGURES ARE ESTIMATES ONLY.** ITM TWENTYFIRST DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES TO CLIENT COMPANY OR ANY THIRD PARTY WITH RESPECT TO THIS CERTIFICATE, INCLUDING WITHOUT LIMITATION ANY REPRESENTATION OR WARRANTY THAT AN INSURED WILL DIE ON OR NEAR A PROJECTED DATE. ITM TWENTYFIRST DOES NOT RECOMMEND THAT CLIENT COMPANY OR ANYONE BUY, SELL OR HOLD A LIFE INSURANCE POLICY OR LIFE SETTLEMENT CONTRACT ON THE BASIS OF THIS LIFE EXPECTANCY ESTIMATE AND NO ONE (INCLUDING CLIENT COMPANY) SHALL RELY ON THIS CERTIFICATE WHEN DECIDING TO BUY, SELL OR HOLD A LIFE INSURANCE POLICY OR LIFE SETTLEMENT CONTRACT. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ITM TWENTYFIRST EXPRESSLY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IF ITM TWENTYFIRST BECOMES LIABLE TO CLIENT COMPANY OR ANY PARTY WITH RESPECT TO THIS OR ANY OTHER LIFE EXPECTANCY CERTIFICATES PREVIOUSLY ISSUED BY ITM TWENTYFIRST FOR ANY REASON, THE SOLE LIABILITY (WHETHER ARISING BY NEGLIGENCE, CONTRACT, STATUTE OR OTHERWISE) SHALL BE DIRECT DAMAGES, NOT TO EXCEED THE AMOUNT PAID BY CLIENT COMPANY TO ITM TWENTYFIRST FOR THE SPECIFIC LIFE EXPECTANCY AT ISSUE, AND IN NO EVENT SHALL THE AGGREGATE DAMAGES FOR ALL LIFE EXPECTANCIES PREVIOUSLY OR HEREAFTER COMPLETED BY ITM TWENTYFIRST FOR CLIENT COMPANY EXCEED TEN THOUSAND DOLLARS.

INSURED-SPECIFIC MEDICAL INFORMATION MAY BE CONFIDENTIAL UNDER STATE OR FEDERAL LAW. LIFE EXPECTANCY INFORMATION PROVIDED TO CLIENT COMPANY BY ITM TWENTYFIRST SHALL NOT BE USED BY CLIENT IN ANY MANNER THAT VIOLATES APPLICABLE LAWS.

THIS CERTIFICATE WAS ISSUED USING ITM TWENTYFIRST'S TRADITIONAL UNDERWRITING METHODOLOGY ("TRADITIONAL METHOD"). FROM TIME TO TIME, ITM TWENTYFIRST MAY DEVELOP NEW LIFE EXPECTANCY PRODUCTS OR DATA ANALYTICS USING METHODS ("NEW METHODS") THAT DIFFER FROM THE TRADITIONAL METHOD. THE NEW METHODS MAY INCLUDE DIFFERENT DATA, ANALYSIS, ALGORITHMS, OR TECHNOLOGY THAN THOSE USED IN THE TRADITIONAL METHOD AND MAY RESULT IN DIFFERENT LIFE EXPECTANCY ESTIMATES FOR THE SAME INSURED.

SUBJECT TO ALL OF THE LIMITATIONS SET FORTH ABOVE, THIS CERTIFICATE IS ISSUED SOLELY TO, AND FOR THE EXCLUSIVE USE OF, THE CLIENT COMPANY IDENTIFIED ON THIS CERTIFICATE. WITHOUT PRIOR WRITTEN CONSENT OF ITM TWENTYFIRST, CLIENT COMPANY SHALL NOT SELL, TRANSFER, RE-DISTRIBUTE, POST, PROVIDE COPIES OF, OR OTHERWISE DISCLOSE THIS CERTIFICATE OR THE INFORMATION CONTAINED THEREIN TO ANY THIRD PARTY, UNLESS REQUIRED BY LAW (EACH, AN "UNAUTHORIZED DISCLOSURE"). CLIENT COMPANY WILL PAY ALL COSTS AND ATTORNEY FEES INCURRED BY ITM TWENTYFIRST TO ENFORCE THE TERMS HEREIN. ANY USE OF THIS CERTIFICATE, INCLUDING ANY UNAUTHORIZED DISCLOSURE, CONSTITUTES AGREEMENT TO THE TERMS HEREIN.

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.

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.