

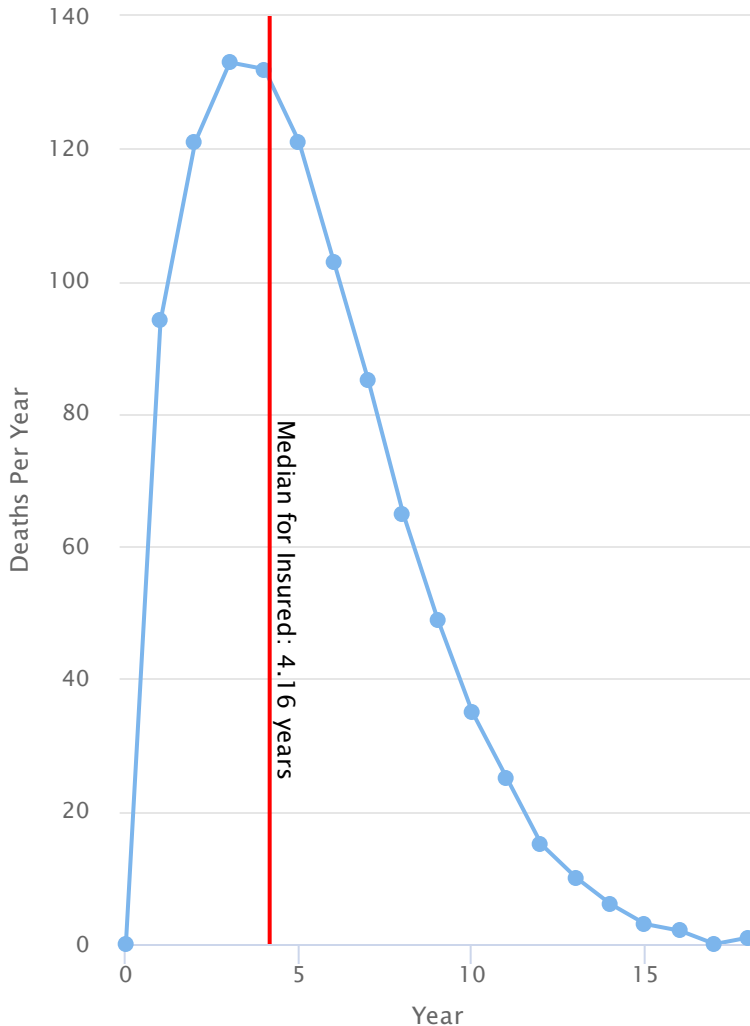
Life Expectancy Certificate - Tertiary

Referenced Mortality Table: ITM TwentyFirst 2018 Non-Tobacco User

Client Company:	ITM TwentyFirst, Sample	Insured:	Sample Certificate
Certificate Date:	5/1/2019	Gender:	Male
Policy Settlement Date:	11/20/2007	DOB:	6/27/1937
Medical Records Range:	2/2009 - 1/2019	SSN:	XXX-XX-3333
		Insured's Age:	81.84

Mortality Multiplier: 11.51
 Median Life Expectancy Value: 50 Months or 4.2 Years
 Mean Life Expectancy Value: 56 Months or 4.7 Years

ITM TwentyFirst Mortality Curve



Year	Lives	Deaths	Accumulated Deaths
0	1000	0	0
1	906	94	94
2	785	121	215
3	652	133	348
4	520	132	480
5	399	121	601
6	296	103	704
7	211	85	789
8	146	65	854
9	97	49	903
10	62	35	938
11	37	25	963
12	22	15	978
13	12	10	988
14	6	6	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

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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.

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.