



News

For Immediate Release

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21st Services Redesigns Life Expectancy Certificate To Provide More Information, Better Insight

April 8, 2008, Minneapolis, MN – 21st Services, a leading provider of life expectancy evaluations to the life settlements industry, has revamped the evaluation output, the Life Expectancy (LE) Certificate. The new certificate provides customers with more information in a more accessible format. In addition, customers get new options for projecting changes in the insured's conditions – changes that could impact the policy's value in the future. The company will begin issuing certificates in the new format on April 21, 2008.

"These changes are stage 1," said 21st Services Chief Marketing Officer Jeanne Bailey. "Stage 2 is making the LE Certificate available through a secure web interface."

21st Services designed the new LE Certificate with input from its Customer Advisory Board, a 16-member panel that includes prominent life settlement brokers, providers and funders.

Customers told 21st Services they wanted these changes:

- ICD-9 codes, so funders can make sure they understand and control the mix of client conditions in their portfolios.

- The date range of the medical records reviewed. This makes it easier for customers to understand precisely what information the LE is based on. They are in a better position to make apples-to-apples comparisons between multiple providers' LEs.
- A mortality curve that puts the median life expectancy value in context. The new certificate has an easy-to-interpret graphical illustration of the mortality curve, so the customer can see at a glance how the insured's risk compares to standard. Beside the graph is a numerical chart displaying the numbers on which the graph is based, with details on cumulative deaths year by year.
- Alerts regarding items in the insured's medical picture that could change, potentially altering their life expectancy.
- The ability to request potential LE scenarios based on the possible changes in the insured's conditions. Customers can use these scenarios to quantify what effect the changes may have.

A sample copy of the new LE Certificate is posted on the 21st Services website. Go to <http://www.21stservices.com/services.htm>.

"These changes in content and appearance are only the start," said Jeanne Bailey. "In the next few months, we will introduce an electronic version of the LE Certificate. Making the certificate electronic means the data can be easily imported into customer systems."

21st Services' life expectancy estimates are used in a number of fields related to longevity and finance. They support consumers' financial planning decisions and help funders value life insurance policies in life settlement transactions. The company's headquarters are in Minneapolis, MN.

For more information about 21st Services, go to <http://www.21stservices.com>.