

21st Services



21st Services and life settlements

Giving customers the most reliable life expectancy evaluations possible.

21st Services has become the leader among life expectancy providers by combining smart people with sophisticated, proprietary software. We've provided more than 100,000 life expectancy evaluations to investment institutions, supporting over \$1 billion in transactions.

Our life expectancy software program was the innovation that spurred the founding of 21st Services in 1998. Our focus then, and a major focus now, is providing a service to the life settlement industry. We have made steady improvements through the years, and in 2009 we are beginning a vast expansion of the senior mortality data on which our evaluations are based – a study that will eventually include 20 million lives in the Medicare database.

21st Services and financial planning

This year, life expectancy evaluations are moving into the financial mainstream.

21st Services has developed a version of our life expectancy evaluation called the Customized Longevity Planning Report™, or CLPR™, to support financial advisors and consumers who are interested in planning. The convenient and economical eCLPR is available online at www.21stServices.com.

No assumption is as critical to a retirement plan or an estate plan as the assumption about longevity. The CLPR also provides valuable information for consumers and planners who are deciding how to allocate assets, whether to buy long-term care insurance, how to structure business buy-sells, and much more.

21st Services and institutional clients

Corporate and institutional clients can apply our data, tools and technology to *their* business problems.

Organizations of many kinds can put the strength of our methods and the power of our data to work on custom projects. For example:

- We can supply data – either from our Medicare study or by conducting life expectancy analyses on selected groups – to support your company's product development and marketing efforts for seniors or boomers.
- We can provide analysis on older blocks of insurance policies to allow carriers to compare their original pricing assumptions with life expectancy evaluations.
- We can use our online evaluation tool to help senior residence facilities set appropriate prices, based on reliable assessments of potential clients' longevity.



**Find out what 21st Services can do for you. Go to
www.21stServices.com. Or call 877-317-3008.**