

Announcing an exclusive Data Subscription Service

21st Services is offering access to all the data and analysis described in this brochure, via subscription, to our best customers.

Subscription services will include the following:

- 2 updates annually from the multi-year medical data study (data on 2-3 million lives will be added each year)
- 1 to 2 updates annually of our Actual-to-Expected Report
- Lease of the new 21st Services Mortality Tables, with ongoing updates based on the medical data study and A/E studies
- Standard/expedited prices for 21st LEs locked in for subscription duration
- 2 white papers annually. We welcome suggestions for topics. Our Medical Director, in consultation with our Medical Advisory Board, will ultimately prioritize the studies.
- Custom Studies by 21st Services. Our actuarial and underwriting staff will research a mortality-related topic of the client's choosing, subject to 21st Services' judgment regarding the availability of data.

Subscription terms are 1 year, 3 years and 5 years, payable semi-annually, in advance. All prices are guaranteed for the duration of the subscription period.

1-year subscription

All benefits listed above, except Custom Studies

Cost: \$350,000 per year, with \$175,000 credit toward 21st Services life expectancy evaluations

3-year subscription

All benefits listed above, including one Custom Study each year (total 3)

Cost: \$300,000 per year, with \$150,000 credit per year toward 21st Services life expectancy evaluations

5-year subscription

All benefits listed above, including one Custom Study each year (total 5)

Cost: \$275,000 per year, with \$137,500 credit per year toward 21st Services life expectancy evaluations

Inaugural subscribers – those who subscribe before October 1, 2008 – will receive an extra three months, the fourth quarter of 2008, in their subscription.

For more information and to arrange for purchase, contact 21st Services Chief Actuary Vincent J. Granieri at 612-277-0575 (VGranieri@21stServices.com).

