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**Family Medical History****Father**

✓ Cardiovascular disease (V17.49)

**Mother**

✓ Cancer (V16.9)

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**Risk Factors for Cardiovascular Disease**

- ✓ Hypertension **medically managed** (401.9)
- ✓ Hyperlipidemia **medically managed** (272.4)
- ✓ Diabetes **Type II - oral medications** (250.0)

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**Cerebrovascular Disease**

**2** ✓ Transient Ischemic Attack and/or mild stroke with full recovery (435.9)

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**Endocrine**

✓ Diabetes (250.0)

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**Social Habits****Tobacco/Nicotine use**

✓ Non-smoker/no tobacco use

**Legal and illicit substance use**

✓ Responsible alcohol use

**Fitness Level**

✓ Body Mass Index (BMI) **28.3**

✓ Age appropriate

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**Arrhythmias**

**1** ✓ Atrial fibrillation/atrial flutter (427.3)

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**Anticoagulation**

✓ Requires long-term or permanent anticoagulation (i.e., Coumadin, Plavix, etc.) due to cardiac valvular, cerebrovascular, peripheral vascular and/or thrombotic events

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**Functional Status**

✓ Poor balance/abnormal gait (781.2)

**2** ✓ Permanent use of an assistive device such as cane, walker, or use of a brace **Cane** (781.2)

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**1 2 3** Numeric indicators above represent factors with the highest impact on overall life expectancy. ICD-9 codes, if applicable, follow conditions listed above.

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Underwriter's  
Signature



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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 1,000 individuals, and it reveals the total number of those in the original population who are anticipated to have died up to each given point.

**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.