

Family Medical History

Father

- ✓ Cerebrovascular disease (V17.1)

Mother

- ✓ Diabetes (V18.0)

Risk Factors for Cardiovascular Disease

- ✓ Hypertension (401.9)
- ✓ Hyperlipidemia (272.4)
- ✓ Diabetes (250.0)

Anticoagulation

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

Gastrointestinal

- ✓ Gastroesophageal reflux with or without a hiatal hernia (530.81)
- ✓ Mild recurrent/chronic dysphagia (787.2)

Endocrine

- ✓ Diabetes (250.0)

Functional Status

- ✓ Poor balance/abnormal gait (781.2)
- 3** Permanent use of an assistive device such as cane, walker, or use of a brace **cane** (781.2)

Social Habits

Tobacco/Nicotine use

- ✓ Discontinued tobacco use **remote past** (V15.82)

Legal and illicit substance use

- ✓ Responsible alcohol use

Fitness Level

- ✓ Body Mass Index (BMI) **27.3**
- ✓ Age appropriate

Arrhythmias

- 2** Atrial fibrillation/atrial flutter (427.3)

Pulmonary

- 1** Significant Chronic Obstructive Pulmonary Disease on spirometry **7/2016 PFT's** (492.8)

Renal/Genitourinary

- ✓ Mild renal insufficiency **abnormal lab values** (585.1)
- ✓ Benign Prostatic Hypertrophy and/or elevated PSA with or without resection of prostatic tissue (790.93)

Orthopedic/ Rheumatologic/ Autoimmune

- ✓ Osteoarthritis/DJD affecting weight-bearing joints or disruptive of ADLs **spine** (715.0)

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.

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.

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.