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Press Release

SENIOR MORTALITY DATA AVAILABLE

Minneapolis, MN March 20, 2014: Today, TwentyFirst – a leader in longevity data, analytics and life insurance services - released the 2013 update to its senior mortality database. The comprehensive data set includes information on nearly 90,000 insured seniors, and allows insurers, researchers and life settlement investors to analyze the impact of various impairments, family history and lifestyle factors on senior longevity.

In addition to the information provided in previous releases of the data set, the 2013 update includes new information regarding the wealth effect on mortality. The data also highlights the difference in mortality patterns of insureds who financed their life insurance policies versus other cohorts of insureds.

The data set includes over 2,700 maturities identified in 2013. Identifying mortalities has become an issue for many data set providers since the Social Security Administration began limiting the information available on the SSA Death Master File in November 2011. "Approximately 50% of the mortalities we identified in 2013 were available on the DMF," noted Cory Cates, Managing Director at TwentyFirst. "The remaining 50% were identified using our **21TRACK** technologies." **21TRACK** was developed to identify mortalities for insurers, annuity providers and life settlement investors in response to the issues with the reliability of the SSA DMF.

The data set has become an important resource for insurers, reinsurers and life settlement investors. "Last year, we had more clients license our data than in the previous 5 years combined," stated Kurt Gearhart, CEO of TwentyFirst. "This reflects the increasing sophistication of life settlement investors who use the data to assist in their purchasing strategies. It also reflects the realization from the insurance industry that the data is helpful in developing products for seniors."

Earlier this year, TwentyFirst launched **21CONNECT**, a state-of-the art portfolio management platform for clients. Included in **21CONNECT** is an Actual to Expected calculator which allows clients to assess the accuracy of TwentyFirst's medical underwriting on various cohorts of the population. The Actual to Expected calculator has been updated to include the 2013 mortality results.

About 21st Services, LLC – TwentyFirst is an independent, nationally recognized organization specializing in life insurance services, including policy analysis, reporting, life expectancy underwriting and portfolio management. For more information regarding the data set, **21TRACK** or **21CONNECT**, please contact us.

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