

Name:	Sample Certificate	Client Company:	TwentyFirst Sample
SSN:	XXX-XX-0000	Certificate ID:	999999
Gender:	Female	Report Date:	09/17/2025
DOB:	07/29/1936	Portfolio:	Sample Portfolio

Underwriting based on self-disclosed medical information.

Age:	89.14	Height:	66 inches	Weight:	170 lbs	BMI:	55.67
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Initial Mortality Multiplier:	6.70	Median Life Expectancy:	56 Months or 4.6 Years
*Backsolve on 2015 VBT:	220%	Mean Life Expectancy:	60 Months or 5.0 Years

Mortality Table:	TwentyFirst Non-Tobacco	*see final page for VBT explanation
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Medical Summary

Female, age 89, underwritten for life expectancy using a self-disclosed questionnaire. The most significant conditions were identified as cognitive impairment with significant memory issues, atrial fibrillation/atrial flutter, and permanent use of an assistive device such as a cane or walker. These conditions correspond directly with the highest weighted categories in the report, where neurological/psychiatric factors accounted for 25.02%, arrhythmias for 16.7%, and functional status for 24.27%. Collectively, these three categories make up the majority of the overall life expectancy assessment.

Mortality Curve Data

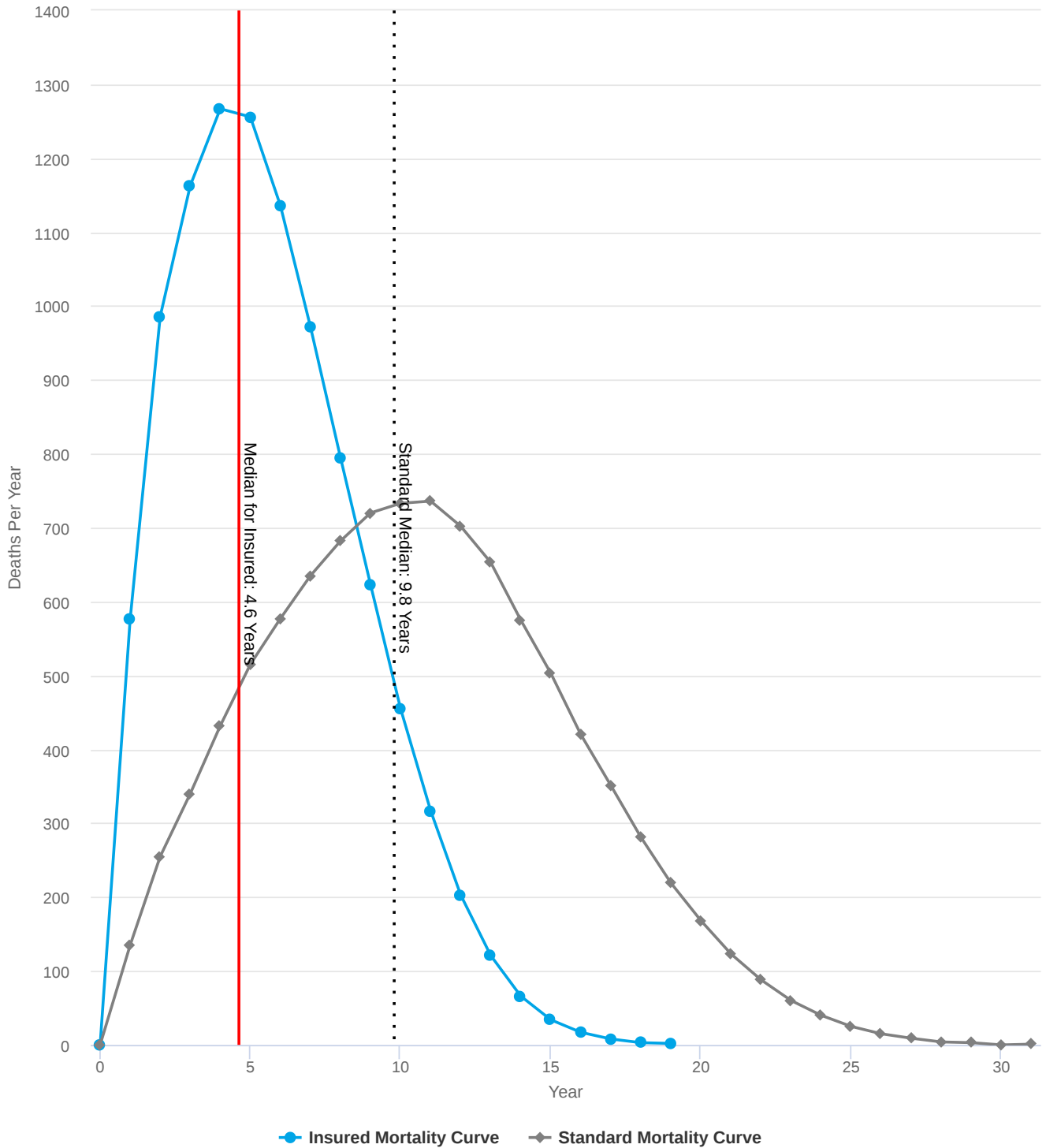
YEAR	X = AGE	LIVES	DEATHS	ACCUMULATED DEATHS
0	89.14	10,000	0	0
1	90.14	9,424	576	576
2	91.14	8,438	986	1,562
3	92.14	7,275	1,163	2,725
4	93.14	6,008	1,267	3,992
5	94.14	4,752	1,256	5,248
6	95.14	3,616	1,136	6,384
7	96.14	2,644	972	7,356
8	97.14	1,849	795	8,151
9	98.14	1,226	623	8,774
10	99.14	771	455	9,229
11	100.14	454	317	9,546
12	101.14	251	203	9,749
13	102.14	130	121	9,870
14	103.14	64	66	9,936
15	104.14	30	34	9,970
16	105.14	13	17	9,987
17	106.14	5	8	9,995
18	107.14	2	3	9,998
19	108.14	0	2	10,000

Mortality Curve Data at Age 100

YEAR	X = AGE	LIVES	DEATHS *	ACCUMULATED DEATHS
10.86	100	498	273	9,502

* Deaths indicate the number of deaths that occur between the nearest certificate anniversary and age 100.

Twentyfirst Mortality Curve



Numeric indicators below represent factors with the highest impact on overall life expectancy. ICD-9 codes, if applicable, follow the conditions listed below.

NEUROLOGICAL AND PSYCHIATRIC

25.02 %

- **[1] Cognitive impairment/significant memory issues (331.83)**
- Diabetic-related neuropathy or significant non-diabetic neuropathy (355.9)

FUNCTIONAL STATUS

24.27 %

- Age-related ocular issues including cataracts, glaucoma, minor macular degeneration, and/or retinal tear
- 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)**
- Bathing (799.3)
- Dressing (799.3)

ARRHYTHMIAS

16.7 %

- Pacemaker placement (V45.01)
- **[2] Atrial fibrillation/atrial flutter (427.3)**

RISK FACTORS FOR CARDIOVASCULAR DISEASE

9.05 %

- Hypertension **stated diagnosis** (401.9)
- Hyperlipidemia **stated diagnosis** (272.4)
- Diabetes (250.0)

RENAL/GENITOURINARY

7.21 %

- Mild renal insufficiency **stated diagnosis, abnormal labs** (585.1)
- Kidney stones, history of (592.0)

HEMATOLOGICAL DISORDERS

6.02 %

- Mild anemia, chronic or a new finding (280.9)

FAMILY MEDICAL HISTORY

4.84 %

Father

- Cardiovascular disease (V17.49)

Mother

- Cancer (V16.9)

Sibling(s)

- Diabetes (V18.0)

SOCIAL HABITS

2.84 %

Tobacco/Nicotine use

- Non-smoker/no tobacco use

Legal and illicit substance use

- Responsible alcohol use

Fitness Level

- Age appropriate **8/2023**
- Body Mass Index (BMI) **27.4**

GASTROINTESTINAL

2.36 %

- Gastroesophageal reflux with or without a hiatal hernia (530.81)
- Benign colon polyps (211.3)
- Diverticulosis (562)

FEMALE HEALTH ISSUES

0.93 %

- Hysterectomy (68.46)

ANTICOAGULATION

0.75 %

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

VALVULAR HEART DISEASE

Not Significant

- Significant aortic valve insufficiency 4/2024 chart note (424.1)

CANCER

Not Significant

- Type Lymphoma (200)
- Stage Stage II
- Year diagnosed/treated/re-treated 1991
- Non-melanomatous skin cancer(s) (i.e., SCC, BCC)

ORTHOPEDIC/ RHEUMATOLOGIC/ AUTOIMMUNE

Not Significant

- Osteoarthritis/DJD affecting weight-bearing joints or disruptive of ADLs (715.0)
- Osteopenia 10/2023 DEXA (733.9)

ENDOCRINE

Not Significant

- Diabetes (250.0)

VBT Explanation

*(FROM PAGE 1) THE BACK-SOLVE PERCENTAGE METRIC IS PROVIDED AS A CONVENIENCE TO COMPARE AGAINST OTHER LE PROVIDER REPORTS. THE 2015 VALUATION BASIC TABLE (VBT) IS THE MOST RECENTLY PUBLISHED MORTALITY TABLE CREATED FOR THE PRIMARY LIFE INSURANCE MARKET IN THE UNITED STATES. THE TABLE USED IS AGE-NEAREST BIRTHDATE WITH MORTALITY IMPROVEMENT FACTORS PUBLISHED IN THE 2015VBT PAPER. WE ENCOURAGE OUR CLIENTS TO UTILIZE THE TWENTYFIRST MORTALITY CURVE FOR PROBABILISTIC CASH FLOW MODELING PURPOSES.

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