

GLOBAL LIFE UNDERWRITING

3655 Torrance Boulevard, 3rd Floor
Torrance, California 90503
Tel: (310) 295-4960 | Fax: (866) 334-5007
www.GLULLC.com

Certificate Number: M-MAR-30-9687-001

Type of Certificate: Medically Underwritten

Certificate Date: 10/27/2008

Name: [REDACTED]

Previous Rating: N/A

SSN: [REDACTED] **DOB:** 10/20/1933

Gender: Male **ANB:** 75

Last Issued

Insurance Date: N/A **Carrier:** N/A

Amount: N/A **Rating:** N/A

Medical Data: **From:** 02-15-2001 **To:** 09-22-2008

Terminal Illness: No

Prepared for: [REDACTED]

Requested by: [REDACTED]

GLU Rating: RR160

ACTUARIAL LIFE EXPECTANCY¹: 149 months

Actual Age (in Months): 901

RANGE OF LIFE EXPECTANCIES

Desc.	Ultra	Super	Pref	Standard	Table 1	Table 2	Table 3	Table 4	Table 5	Table 6	Decline	Other
Table ²	RR70	RR80	RR90	RR100	RR110	RR120	RR130	RR140	RR150	RR160	SSA ³	Impaired
MNS	172	170	169	166	165	161	156	153	151	149	116	n/a

CONCLUSION

Insured has recently developed 2 cancer risk factors and has several Cardiac risk factors with a family Hx of Cardiac failure. Insured has been diagnosed with COPD complicated by pneumonia and Chronic Asthma. Insured has POLYMYALGIA RHEUMATICA which complicates chronic Obesity. Insured may not qualify for insurance but is rated Table 6 due to the recent advent of a number of the noted risk factors. Insured's health should be reviewed in 6 months to determine whether any of the presenting risk factors have been resolved.

¹ Interpolated to actual monthly birth date

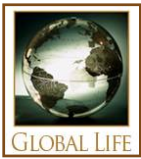
² Based primarily on data derived from 2008 VBT Relative Risk Tables as published by the Society of Actuaries

³ Based on public data published by the Social Security Administration

Disclaimers: Life Expectancy Reports are not intended to predict the actual likelihood of a mortality event for an individual. Life expectancy, as represented herein, is a number or series of numbers that expresses the expected mortality of a large pool of individuals with similar medical and personal characteristics. NO ONE IS AUTHORIZED TO REPRESENT OR WARRANT THAT A LIFE EXPECTANCY REPORT ATTEMPTS TO PREDICT THE ACTUAL MORTALITY OF ANY INDIVIDUAL. Global Life Underwriting relies on several recognized sources of mortality data that are based on independently accumulated and analyzed data. The accuracy of our Life Expectancy Reports is dependent on the accuracy of these underlying sources of mortality data. Where appropriate and requested, Global Life Underwriting will perform a medical underwriting based solely on data provided to it by the requesting party. The accuracy, completeness and timeliness of the data supplied to Global Life Underwriting will significantly determine our ability to place an individual in an appropriate affinity risk pool which, in turn, will determine the projected life expectancy for this Life Expectancy Report. THIS CERTIFICATE OF LIFE EXPECTANCY IS ONLY CURRENT THROUGH THE CERTIFICATE DATE PRINTED ABOVE.

All personal and medical data concerning the individual insured for whom a life expectancy report has been requested will be held in the strictest confidence consistent with all applicable state and federal laws including HIPAA. Global Life Underwriting Life Expectancy Reports contain confidential information and are intended only for the requesting party and other specific parties identified by a HIPAA release signed by the Insured.

GLU is not a licensed Life Expectancy Provider in the State of Florida and no GLU LER related to an Insured who is a Florida resident may utilized by a 3rd party for the purposes of completing a life settlement transaction pursuant to the laws of the State of Florida.



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LIFE EXPECTANCY REPORT

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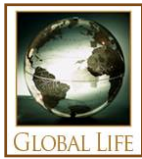
MORTALITY TABLE

Duration	Age	Begin Lives	M Rate	Deaths	End Lives
1	75	1000	0.0050	5	995
2	76	995	0.0181	18	985
3	77	985	0.0241	24	964
4	78	964	0.0303	29	938
5	79	938	0.0366	34	906
6	80	906	0.0430	38	870
7	81	870	0.0498	42	829
8	82	829	0.0567	46	785
9	83	785	0.0637	49	738
10	84	738	0.0708	51	688
11	85	688	0.0825	55	635
12	86	635	0.0941	57	579
13	87	579	0.1057	58	521
14	88	521	0.1225	61	461
15	89	461	0.1400	61	401
16	90	401	0.1400	52	345
17	91	345	0.1563	50	294
18	92	294	0.1743	47	245
19	93	245	0.1931	43	200
20	94	200	0.2115	38	160
21	95	160	0.2277	32	125
22	96	125	0.2455	27	95
23	97	95	0.2630	22	71
24	98	71	0.2837	17	52
25	99	52	0.3070	13	36
26	100	36	0.3302	10	25
27	101	25	0.3521	7	16
28	102	16	0.3722	5	11
29	103	11	0.3893	3	7
30	104	7	0.4034	2	4
31	105	4	0.4159	1	2
32	106	2	0.4269	1	1
33	107	1	0.4372	0	1
34	108	1	0.4426	0	0

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UCS RISK SCORING

Report Date: 10-27-2008
 Patient: [REDACTED]
 Gender: Male
 Date of Birth: 10-20-1933

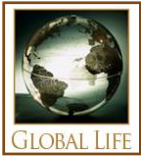
SSN: NNN-30-9687
 Smoker: No
 ANB: 75

	Category	Sub-category	Data	Source	Comments
1	Smoking Status	A. Date last smoked	1975	APS	Non-Smoker
		B. Type of Tobacco	Cigarettes	APS	
		C. Years Smoked			
2	Cholesterol	A. Ratio	3.7	APS	
		B. Total	214	APS	
		C. Treatment			
3	Blood Pressure	A. Systolic	116	APS	
		B. Diastolic	78	APS	
		C. Treatment			
4	Build	A. Height	5'4"	APS	2006 Obesity, complicated by Prednisone given for POLYMYALGIA RHEUMATICA
		B. Weight	212 lb	APS	
		C. BMI	37		
		D. Treatment			
5	Family History	A. Parents Included	Yes	APS	A. Father (d. 70) STROKE; A. Mother (d. 86) NATURAL
		B. Siblings Included	No		
		C. Cardiovascular Incidents	Yes	APS	
		D. Cancer Incidents			
		E. Diabetes Incidents			
		F. Other Major Incidents			
6	Personal History	A. Cancer	Yes	APS	A. 2008 BPH, Progressively rising PSA with negative biopsy. A. 2008 BCC (Basal Cell Carcinoma) face and chest. B. 2008 MILD MI (Mitral Insufficiency) B. 2008 RBBB (Right Bundle Branch Block) D. 2008 COPD w/ BRONCHOSPASTIC COMPONENT & 2007 Mass density RLLobe lung, pneumonia D. 2008 Asthma Rx: Prednisone. D. Dx: POLYMYALGIA RHEUMATICA, Rx: Prednisone D. 2002 ED (Erectile Dysfunction) D. 2008 Severe DJD (Degenerative Joint Disease) with lumbar radiculopathy
		B. Cardiovascular	Yes	APS	
		C. Diabetes			
		D. Other Diseases	Yes	APS	
		E. ADLS* / IADLS*	Yes	APS	
7	Alcohol Use	A. Alcohol Abuse			
		B. When Ended			
		C. Years of Abuse			
8	Motor Vehicle	A. Licensed & Active			
		B. Moving Violations/DUI			
9	Other Risk Factors	A. Motor Skills			C. Rx: Zetia, Zocor, Proscar, Prednisone
		B. Cognition			
		C. Medications	Yes	APS	
		D. Other:			

RATING SUMMARY: [Summary of key determinants considered in making the Rating recommendation]

Insured has recently developed 2 cancer risk factors and has several Cardiac risk factors with a family Hx of Cardiac failure. Insured has been diagnosed with COPD complicated by pneumonia and Chronic Asthma. Insured has POLYMYALGIA RHEUMATICA which complicates chronic Obesity. Insured may not qualify for insurance but is rated Table 6 due to the recent advent of a number of the noted risk factors. Insured's health should be reviewed in 6 months to determine whether any of the presenting risk factors have been resolved.

FINAL RATING: **Table 6**

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APS SUMMARY

Report Date: 10-27-2008
Patient: [REDACTED]
Gender: Male
Date of Birth: 10-20-1933

SSN: NNN-30-9687
Smoker: No
ANB: 75

Attending Physician Reports*

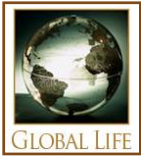
APS	Report Number	Physician	Specialty	Date of Visit	Primary Diagnosis
1	MAR-30-9687-001	JOHN HANCOCK		08-16-2006	LIFE INS CO EXAM
2	MAR-30-9687-002	Americare Chiropractic		04-01-2008	Low back pain
3	MAR-30-9687-003	Skinner		09-16-2008	Asthma
5	MAR-30-9687-005	Colon & Rectal Surgery		10-28-2007	Adenomatous polyps.
6	MAR-30-9687-006	Fine		08-28-2008	COPD (Chronic Obstructive Pulmonary Disease)
7	MAR-30-9687-007	Kaperton		03-14-2007	LIPIDS
8	MAR-30-9687-008	Sher		10-01-2007	Duplicate Medical History
9	MAR-30-9687-009	Sher		05-22-2007	Duplicate Medical History
10	MAR-30-9687-010	Hennepin County Med. Ctr.		11-02-2006	Obesity
11	MAR-30-9687-011	Hennepin Faculty		07-24-2008	DJD (Degenerative Joint Disease) with lumbar radiculopathy
12	MAR-30-9687-012	Rosenberg		06-08-2007	Mass density RLLobe lung, pneumonia.
13	MAR-30-9687-013	Mayo Clinic		02-15-2001	LABS
17	MAR-30-9687-017	Metro Urology		07-30-2002	ED (Erectile Dysfunction)
18	MAR-30-9687-018	Midwest Plastic Surgery		09-11-2008	BCC (Basal Cell Carcinoma)
19	MAR-30-9687-019	Minnesota Lung Center		09-22-2008	GERD (Gastro Esophageal Reflux Disease)
23	MAR-30-9687-023	Wayzata Orthopedics		06-03-2008	Duplicate Medical History

SUMMARY: [Summary of key findings from the APS worksheets]**2008**

MEDICATIONS : Advair, Proair, vitamins B,C,E, Vytorin, Zyrtec
 ECHO (Echocardiogram) MILD MI (Mitral Insufficiency) EF (Ejection Fraction) 55%.
 PFTS [Pulmonary Function Tests (FVC Forced Expiratory Volume%, FEV1%)] FVC 59%, FEV1 41%.
 Dx: COPD (Chronic Obstructive Pulmonary Disease) WITH BRONCHOSPASTIC COMPONENT.
 Left low back pain, 1987 back surgery (laminectomy, facetectomy defect.) Moderate to advanced DJD (Degenerative Joint Disease) L3-4.
 Asthma acting up, placed on Prednisone.
 Dx: Severe DJD (Degenerative Joint Disease) with lumbar radiculopathy, gastric bypass done twice
 Dx: BCC (Basal Cell Carcinoma) face and chest.

2007

2007 Adenomatous polyps. Mild Diverticulitis.
 2007 Mass density RLLobe lung, pneumonia. EKG (Electrocardiogram) RBBB (Right Bundle Branch Block) . Progressively rising PSA (Prostate Specific Antigen) with negative biopsy. STRESS ECHO (Echocardiogram) WNL (Within Normal Limits) .
 2007 LIPIDS: CHOLESTEROL 214, HDL (High Density Lipoprotein) 58, RATIO 3.7, LDL (Low Density Lipoprotein) 143, TRIGLYCERIDES 63.



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APS SUMMARY

2006

2006 Obesity, complicated by Prednisone given for POLYMYALGIA RHEUMATICA . Severe DJD (Degenerative Joint Disease) with lumbar radiculopathy, gastric bypass done twice.

POLYMYALGIA RHEUMATICA ;

APPENDECTOMY; DYSPNEA,

Rx (Medication): Zetia, Zocor, Proscar, Prednizone.

LABS: 5.4.212 LB. BP (Blood Pressure): 116/78. ADLS INTACT. TM ETT WNL.

2002

LEFT CARPAL RELEASE;

Dx: ED (Erectile Dysfunction)

2000 Dx: GERD (Gastro Esophageal Reflux Disease) .

1987 & 1989 LUMBAR DISC SX ; LEFT SHOULDER FX; VENTRAL HERNIA REPAIR; T&A.