

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-SMI-22-3333-001

Type of Certificate: Medically Underwritten

Certificate Date: 2/19/2009

Name: Smith, Robert

Previous Rating: N/A

SSN: 111-22-3333

DOB: 07/31/1928

Gender: Male

ANB: 81

Last Issued

Insurance Date: 11/28/2006

Carrier: AXA Equitable

Amount: \$3,000,000

Rating: Standard NS

Medical Data: **From:** 03/07/00

To: 07/07/08

Terminal Illness: No

Prepared for: FSR Consulting

Requested by: Jane Miller

GLU Rating: RR120

ACTUARIAL LIFE EXPECTANCY¹: 121 months

Actual Age (in Months): 966

RANGE OF LIFE EXPECTANCIES

Desc.	Ultra	Super	Pref	Std	Table 1	Table 2	Table 3	Table 4	Table 5	Table 6	Decline ⁵				Other ⁵
Table ²	RR70	RR80	RR90	RR100	RR110	RR120	RR130	RR140	RR150	RR160	SSA70 ⁴	SSA80 ⁴	SSA90 ⁴	SSA ³	Impaired
MNS	128	127	126	124	124	121	117	115	114	113	105	99	94	89	n/a

CONCLUSION

Insured has a FH of colon cancer and is regularly tested (neg). Insured has a Hx of prostate nodule that was treated with TURP. Insured was diagnosed with sinus arrhythmia, incomplete RBBB and hypertension in 2007. Recent Tx results show an elevated renal panel, which has not been confirmed with a Dx. Insured's rating may decline significantly if renal insufficiency worsens and is confirmed by future test results or diagnosis. Based on the current information available, insured is rated Table 2.

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 (SSA)

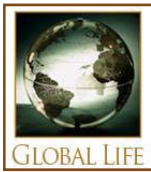
⁴ GLU risk category based on percentage of SSA

⁵ Health impairment would most likely prevent individual from obtaining new insurance

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.

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LIFE EXPECTANCY REPORT

Insured: **Smith, Robert**
Certificate Number: **M-SMI-22-3333-001**
Certificate Date: **2/19/2009**
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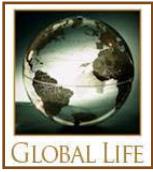
MORTALITY TABLE

Age	M Rate	M Lives	Duration	Beg Lives	Deaths	End Lives
80	1.491%	991.7	1	1000	15.7	984.3
81	2.203%	972.2	2	984.3	22.8	961.5
82	2.949%	945.6	3	961.5	29.8	931.7
83	3.731%	911.7	4	931.7	38.2	893.5
84	4.904%	867.9	5	893.5	49.1	844.3
85	6.431%	812.9	6	844.3	59.8	784.5
86	7.993%	748.3	7	784.5	68.3	716.3
87	9.612%	676.5	8	716.3	74.4	641.9
88	11.308%	600.0	9	641.9	77.7	564.2
89	13.030%	521.8	10	564.2	77.9	486.2
90	14.720%	444.9	11	486.2	75.5	410.8
91	16.455%	371.7	12	410.8	71.0	339.8
92	18.279%	303.7	13	339.8	64.9	274.8
93	20.130%	242.7	14	274.8	57.4	217.4
94	21.861%	189.7	15	217.4	49.1	168.3
95	23.543%	145.1	16	168.3	40.9	127.4
96	25.299%	108.5	17	127.4	33.2	94.1
97	27.173%	79.0	18	94.1	26.4	67.7
98	29.339%	55.9	19	67.7	20.5	47.2
99	31.647%	38.3	20	47.2	15.4	31.8
100	33.896%	25.4	21	31.8	11.1	20.8
101	36.001%	16.3	22	20.8	7.6	13.1
102	37.877%	10.1	23	13.1	5.1	8.1
103	39.462%	6.1	24	8.1	3.2	4.9
104	40.805%	3.6	25	4.9	2.0	2.9
105	41.992%	2.1	26	2.9	1.2	1.6
106	43.064%	1.2	27	1.6	0.7	0.9
107	43.913%	0.7	28	0.9	0.4	0.5
108	44.417%	0.0	29	0.5	0.1	0.0
109	44.802%	0.0	30	0.0	0.0	0.0

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LIFE EXPECTANCY REPORT

Insured: Smith, Robert
Certificate Number: M-SMI-22-3333-001
Certificate Date: 2/19/2009
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UCS RISK SCORING

Report Date: 02-19-2009
Patient: Smith, Robert
Gender: Male
Date of Birth: 07-27-1928

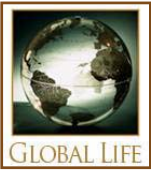
SSN: NNN-22-3333
Smoker: No
Age: 80

Category	Sub-category	Data	Source	Comments
1	Smoking Status	A. Date last smoked B. Type of Tobacco C. Years Smoked	None APS	Non-smoker
2	Cholesterol	A. Ratio B. Total C. Treatment	2.8 191 Lab Lab	Hx: Elevated Cholesterol (2003); No Treatment, Well Controlled
3	Blood Pressure	A. Systolic B. Diastolic C. Treatment	110 78 Yes APS APS APS	Dx: HTN (2007); Rx: Benicar 20 mg, Well Controlled
4	Build	A. Height (in inches) B. Weight (in lbs) C. BMI	74 182 23.4 APS APS APS	
5	Family History	A. Parents Included B. Siblings Included C. Cardiovascular Incidents D. Cancer Incidents E. Diabetes Incidents F. Other Major Incidents	Yes Yes Yes Yes Yes Yes App App APS	A. Father (d. 91) Old Age A. Mother (d. 82) Aneurysm B. Brother (d. 70) Colon Cancer B. Sister 72 A&W
6	Personal History	A. Cancer B. Cardiovascular C. Diabetes D. Other Diseases E. ADLS* / IADLS*	Yes Yes Yes Yes Yes APS APS APS APS APS	A. Dx: Prostate Nodule (2004) - S/p TURP B. Dx: Sinus Arrhythmia with Incomplete RBBB (2007) B. Dx: Mild Aortic Insufficiency with Borderline LVH (2003) D. Dx: Pneumonia (2008) D. Dx: Diverticulosis (2006) D. Elevated Renal Panel (2008)
7	Substance Abuse	A. Alcohol / Drug Abuse B. When Ended C. Years of Abuse		None
8	Motor Vehicle	A. Licensed & Active B. Moving Violations/DUI C. Accidents		Unknown
9	Other Risk Factors	A. Motor Skills B. Cognition C. Medications D. Other:	Yes Yes Yes Yes APS	C. Benicar 20mg, MVI as of (06/19/07)

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

Insured has a FH of colon cancer and is regularly tested (neg). Insured has a Hx of prostate nodule that was treated with TURP. Insured was diagnosed with sinus arrhythmia, incomplete RBBB and hypertension in 2007. Recent Tx results show an elevated renal panel, which has not been confirmed with a Dx. Insured's rating may decline significantly if renal insufficiency worsens and is confirmed by future test results or diagnosis. Based on the current information available, insured is rated Table 2.

FINAL RATING: **Table 2**

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Certificate Date: 2/19/2009
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APS SUMMARY

Report Date: 02-19-2009
Patient: Smith, Robert
Gender: Male
Date of Birth: 07-27-1928

SSN: NNN-22-3333
Smoker: No
Age: 80

Attending Physician Reports*

APS	Physician	Pages	From	To	Primary Diagnosis / Treatment
1	Dr. Stephen Wong	34	03-07-2000	07-07-2008	Hypertension (Rx: Benicar 20 mg); Elevated Cholesterol; Sinus Arrhythmia with Incomplete RBBB (Rx: ASA); Pneumonia; Diverticulosis; H/o Prostate Nodule; * Elevated Renal Panel
2	Dr. Sophia Jones	5	01-31-2002	04-02-2003	Mild AI with Borderline LVH
3	Dr. James Stuart	9	06-13-2001	04-15-2008	H/o Prostate Nodule

SUMMARY**Past Medical History:**

(05/03/04) Doppler US (Indication: Calf Pain, R/o DVT): No definite evidence of DVT, Complex Rt Popliteal Cyst Vs Hematoma

Hypertension:

(06/19/07) Dx: HTN
 (07/07/08) BP 110/78
 Rx: Benicar 20 mg as of (06/19/07)

Elevated Cholesterol:

(04/13/04) slightly higher Cholesterol since (03/07/03)
 (07/07/08) Chol 191, TGL 128, HDL 68, LDL 97, Chol/HDL ratio 2.8
 Avg (2004-2008) Avg Chol 191.2, Avg TGL 108.4, Avg HDL 71, Avg LDL 114.4,
 Avg Chol/HDL ratio 2.69

Mild Aortic Insufficiency with Incomplete RBBB:

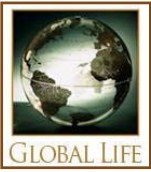
(04/02/03) Echo: Mild Aortic Insufficiency, Abnormal LV diastolic Compliance, Borderline concentric LVH
 (06/15/04) EKG: NSR
 (11/22/05) EKG: NSR, Non Specific ST - T wave changes
 (06/19/07) EKG: NSR with marked Sinus Arrhythmia, Incomplete RBBB, LAB
 Last record found (06/19/07)

Pneumonia:

(06/15/04) CXR: No acute cardiopulmonary disease
 (11/22/05) CXR: Linear density in Lt Lower lung field – parenchyma scarring, otherwise unremarkable
 (07/07/08) C/o Minimal reproductive cough; O/E Lung clear; CXR: No radiographic evidence of active Pulmonary Disease; Dx: Status post Pneumonia

H/o Prostate Nodule:

(01/23/02) C/o initial hematuria – eventually subsided
 (04/13/04) O/E Nodular Lt lobe of Prostate; Plan: Urologist F/u



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APS SUMMARY

(03/15/05) O/E Prostate 4+, some nodules in Rt posterior lobe; Plan: PVP Green light vaporization
(12/13/05) 6 days Status post PVP; C/o Nocturia x 2
(01/11/06) O/E Prostate 4+ enlarged with no nodularity
(10/25/06) Prostate & Bladder US: 26 gm prostate gland, small calcification seen, no hypoechogenic areas suggestive of carcinoma in prostate US, no filling defect or calculi seen in bladder US with pre-void volume 230cc
(06/19/07) Recent TURP
(10/31/07) C/o Nocturia x 1; Prostate & Bladder US: 27 gm prostate gland, multiple calcification see, no hypoechogenic areas suggestive of carcinoma in prostate US, no filling defect or calculi seen in bladder US with pre-void volume 150cc
(04/15/08) C/o Nocturia x 1 since (06/13/01); O/E +3 Prostate with no nodularity since (01/23/02)
PSA: (04/15/08) 1.4, (04/17/07) 1.3, (05/09/06) 1.1, (03/15/05) 1.2, (04/07/04) 1.2

Diverticulosis:

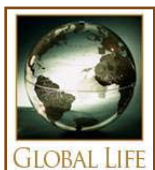
(11/15/06) Surveillance Colonoscopy: Diverticulosis, Family H/o Colon Cancer
(06/19/07) Dx: Diverticulosis

*** Elevated Renal Panel:**

BUN: (07/07/08) 26, (06/19/07) 20, (11/22/05) 22, (04/08/04) 23, (03/04/03) 21
Creatinine: (07/07/08) 1.43, (06/19/07) 1.4, (11/22/05) 1.3, (04/08/04) 1.2, (03/04/03) 1.3
EGFR: (07/07/08) 58
* Calculated creatinine clearance as on (07/07/08) - 49.1

Recent Lab:

(07/07/08) CMP: Total Bilirubin 1.4, Total 22, others WNL; CBC: RBC 4.19, Hb 12.7, HCT 37.4, Absolute Monocytes 1245, ESR 30, others WNL; UA: Trace protein, Few Bacteria, Occasional Hyaline Cyst, others negative



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CODES & ABBREVIATIONS

CARDIAC	GENERAL ABBREVIATIONS	LAB TESTS
AAA Abdominal aortic aneurysm	Pt Patient	A/G Albumin/Globulin Ratio
AAIA Abdominal Aortic Or Iliac Aneurysms	FH Family History	A1AD Alpha-1 Antitrypsin Deficiency
AF Atrial fibrillation; Atrial flutter	PH Personal History	A1ATD Alpha-1 Anti- Trypsin Deficiency
AI Aortic insufficiency	A&W Alive and Well	ANA Anti-nuclear antibodies
BTS Brady-tachyarrhythmia syndrome	WNL Within Normal Limits	BP Blood Pressure
CABG Coronary artery bypass graft	F/u Follow Up	BPM Beats Per Minute
CAD Coronary artery disease; Coronary atherosclerosis	A&P Anterior and Posterior	BUN Blood urea nitrogen
CHF Congestive Heart Failure	ADL Activities of Daily Living	CBC Complete Blood Count
CV Cardiovascular	IADL Incidental Activities of Daily Living	Chol Cholesterol
CVA Cerebrovascular accident (Stroke)	MISC	GLU Glucose
CVD Cardiovascular disease	DJD Degenerative joint disease	ESR Erythrocyte sedimentation rate
CVI Cerebrovascular insufficiency	DVT Deep vein thrombosis	H&W Height & Weight
HBP High blood pressure	GERD Gastroesophageal reflux disease	HDL High Density Lipoprotein
HTN Hypertension	OA Osteoarthritis	Hgb Hemoglobin
HHD Hypertensive heart disease	OSA Obstructive Sleep Apnea	HR Heart Rate
IHD Ischemic Heart Disease; Myocardial Ischaemia	PMR Polymyalgia rheumatica	LDL Low Density Lipoprotein
LAH Left anterior hemiblock	THR Total hip replacement	LFT Liver function test
LBBB Left Bundle Branch Block	TURP Transurethral resection of the prostate	PSA Prostate Specific Antigen
LVH Left ventricular hypertrophy	URI Upper respiratory infection	Ratio Chol / HDL Ratio
MI Myocardial Infarction	TESTS	RBC Red Blood Count
MVP Mitral Valve Prolapse	3MS Modified MMSE	TRIG Triglycerides
RBBB Right Bundle Branch Block	AMTS Abbreviated Mental Test Score	UA Urinalysis
TIA Transient ischemic attack	CAT or CT Computerized Axial Tomography	EKG
DX MODIFIERS	CBC Complete Blood Count	LAD Left axis deviation (-30° to -90°)
WC Well Controlled	EBCT Electron Beam Coronary Tomography	RAD Right axis deviation (+90° to +180°)
C Controlled	ECHO Echocardiogram	ERAD Extreme right axis deviation (+180° to -90°)
PC Partially Controlled	EKG Electrocardiogram	DIABETES
NWC Not Well Controlled	ETT Exercise Tolerance Test	DM Diabetes Miletus
NAD No appreciable disease	FANA fluorescent antinuclear antibody test	IGT Impaired Glucose Tolerance
Neg Negative	GFR Glomerular filtration rate	IDDM Insulin dependent diabetes mellitus
NL Normal	MMSE Mini-mental state examination	NIDDM Non insulin dependent diabetes mellitus
NSR No Significant Result	MRI Magnetic Resonance Imaging	ECHO
DIAGNOSIS & TREATMENT	PFTs Pulmonary Function Tests	EF Ejection Fraction
Hx: History of	US Ultrasound	LVEF Left Ventricle Ejection Fraction
Dx: Diagnosis	PULMONARY	RVEF Right Ventricle Ejection Fraction
Tx: Treatment (General)	COPD Chronic Obstructive Pulmonary Disease	IV Interventricular
Rx: Treatment, prescription, therapy		RENAL
Sx: Surgical Treatment		ARF Acute Renal Failure
Bx: Biopsy		CKD Chronic Kidney Disease
CANCER		SPIROMETRY TESTING
BCC Basal cell carcinoma		FVC Forced Vital Capacity
BPH Benign Prostatic Hypertrophy		FEV1 Forced Expiratory Volume in 1 Second
MM Multiple myeloma		FEV1% FEV 1 / FVC
SCC Squamous cell carcinoma		
EKG		
LAD Left axis deviation (-30° to -90°)		
RAD Right axis deviation (+90° to +180°)		
ERAD Extreme right axis deviation (+180° to -90°)		