

Prepared expressly for Secor Advisors Group, LLC



Customized Lonevity Curve Comparison to Peer Group

Report Date: 5/27/2011
Client: John Smith Male, Age 68.2
DOB: 3/1/1943

AVS has evaluated the medical information provided for **John Smith, currently age 68.2**. The chart below shows John Smith's **longevity curve in red**. (See the note at left column for detail on how the curve was created.) Three points along the curve are highlighted: the points at which the probability of survival are 50%, 30% and 10%.

Family History - Client family health history, includes heart disease and cancer

Health Factors - Client has a history of prostate cancer, treated by a prostatectomy

Diet and Exercise - Client's diet is low in fat, and exercises three times a week

Education - Client has an advanced college degree and professional certification

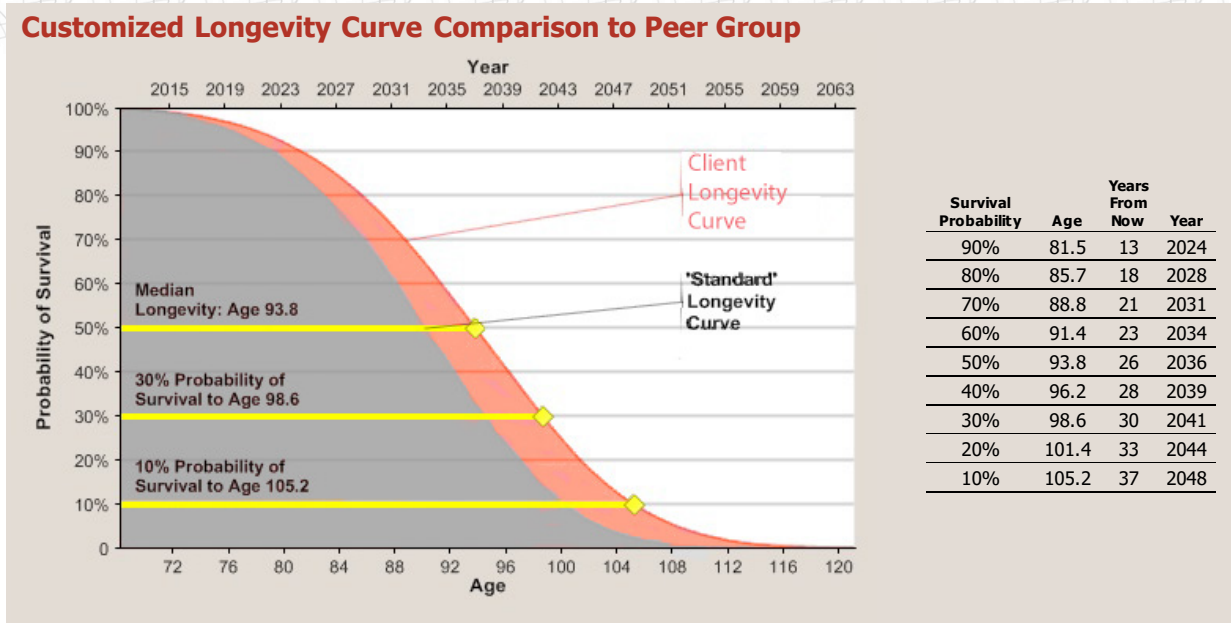
Support System - Client is married (over 20 years) and two adult children

It is important to understand how AVS develops your longevity curve. Based on our analysis of your medical and health information, AVS generates your longevity profile and creates a statistical pool of 1,000 perfect replicas. We then calculate the likelihood that those in the statistical group will be alive in each year going forward. The 50%, 30% and 10% percentile points along the curve are often milestones for financial planning.

The **red line** in the chart, John Smith's longevity curve, compares to the **gray line**, which represents the longevity curve of a pool of people of John Smith's age and gender who are average or 'standard' according to mortality tables. John Smith's median (50%) longevity is 17% longer than standard.

To see the key factors affecting John Smith's longevity, turn to page 2 of this report. To see what changes might increase longevity and/or improve health, turn to page 2.

Customized Longevity Curve Comparison to Peer Group



Customized Lonevity Comparison to Peer Group, John Smith

Factors Impacting Lonevity for John Smith

Checked on this page are the factors from the medical history of John Smith that had a positive or negative impact on the lonevity curve on the preceding page. If there are areas where positive change could extend the lonevity estimate in the future, we have noted them with an **i** symbol.

Client: John Smith

Gender: Male

DOB: 3/1/1943

Family Medical History

- Father**
- Cancer

Cancer

- Type **Prostate**
- Stage **Stage I**
- Year diagnosed/treated/re-treated **2008**
- Non-melanomatous skin cancer(s) (i.e., SCC, BCC)

Lifestyle and Habits

- Yearly preventive/screening exam
- Nutrition: Heart healthy

Social Habits

- Tobacco/Nicotine use**
- Non-smoker/no tobacco use
- Legal and illicit substance use**
- Responsible alcohol use **4**
- Exercise, Activity Level, Social Involvement, and/or Travel**
- Vigorous or more than expected for age

Functional Status

- Active lifestyle/highly functioning

Risk Factors for Cardiovascular Disease

- Overweight **i**

Your lonevity may be extended by actions you take.

AVS' assessment indicates that you could extend your median lonevity to age 94.7, 0.9 extra years, by making changes in those areas, if all other conditions remain as they are.

i Lose Weight

Excess weight is a factor in many diseases and impairments as we age. Reduction of weight can be beneficial in the treatment and management of these conditions. Please consult your physician before beginning any weight loss program.

Current median (50th percentile) lonevity: age **93.8**

Potential median (50th percentile) lonevity: age **94.7**

Your lonevity analysis should be updated every 2-3 years to assess the impact of changes in your health and the effect of advances in medical knowledge and treatment.

Pro Forma Mortality Curve reflecting Lifestyle Changes

