



Care Cost Planner by Genivity

Genivity Halo Assessment Report






Health Analysis & Longevity Optimizer

Prepared for:

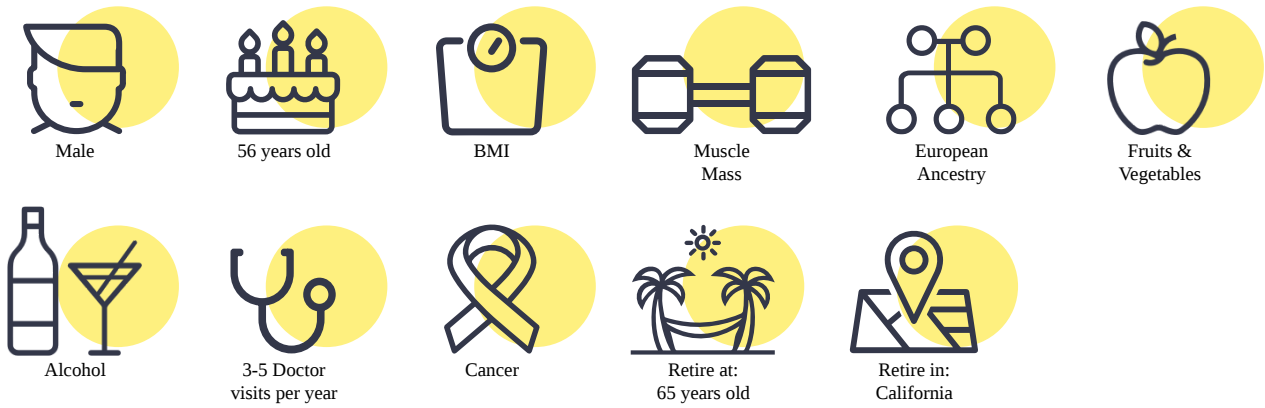
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By:

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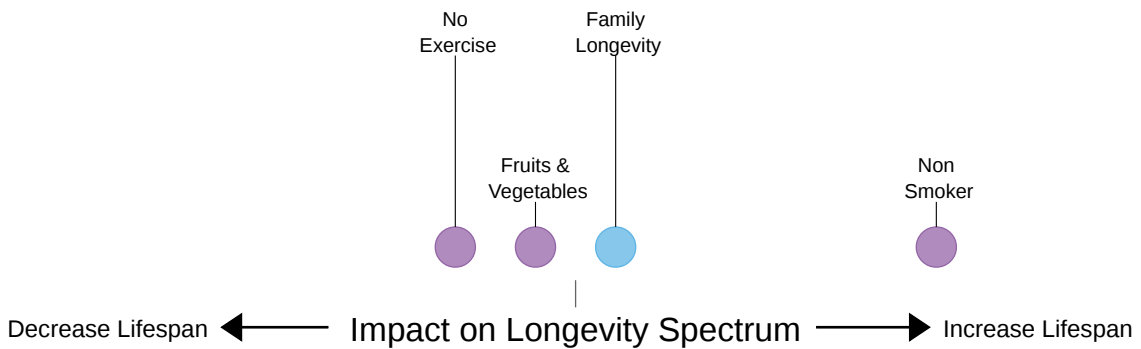
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-  4. Preventative Steps
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What you shared with us:



How your history impacts your longevity:

Lifestyle
 Genetic



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Longevity Healthspan:

How do you want to live the years in your life?

From travel and recreation to work and financial plans, knowing how many years you should look forward to can help you plan appropriately and allows time to potentially improve or maintain healthy lifestyle habits.

There are several factors that affect your life expectancy. The two single most important factors are when you were born and your gender. Additional factors that can influence your life expectancy are:

- Your ethnicity
- Lifestyle factors
- Personal medical conditions
- Family medical history

The following health conditions are taken into account: heart disease, diabetes, cancer (bladder, colon, breast (female), kidney, lung, ovarian (female), pancreatic, prostate (male) and skin), stroke, and Alzheimer's disease. It is estimated that heart disease, cancer, and diabetes account for 7 of every 10 deaths in the United States.

Longevity Healthspan



While it's important to see how long your expected lifespan is for planning purposes, it's also a way to better understand how lifestyle changes can impact your longevity. On average, someone with your family health history and lifestyle factors is expected to live – in your case, 84. However, many people (about half) will live longer than this average.

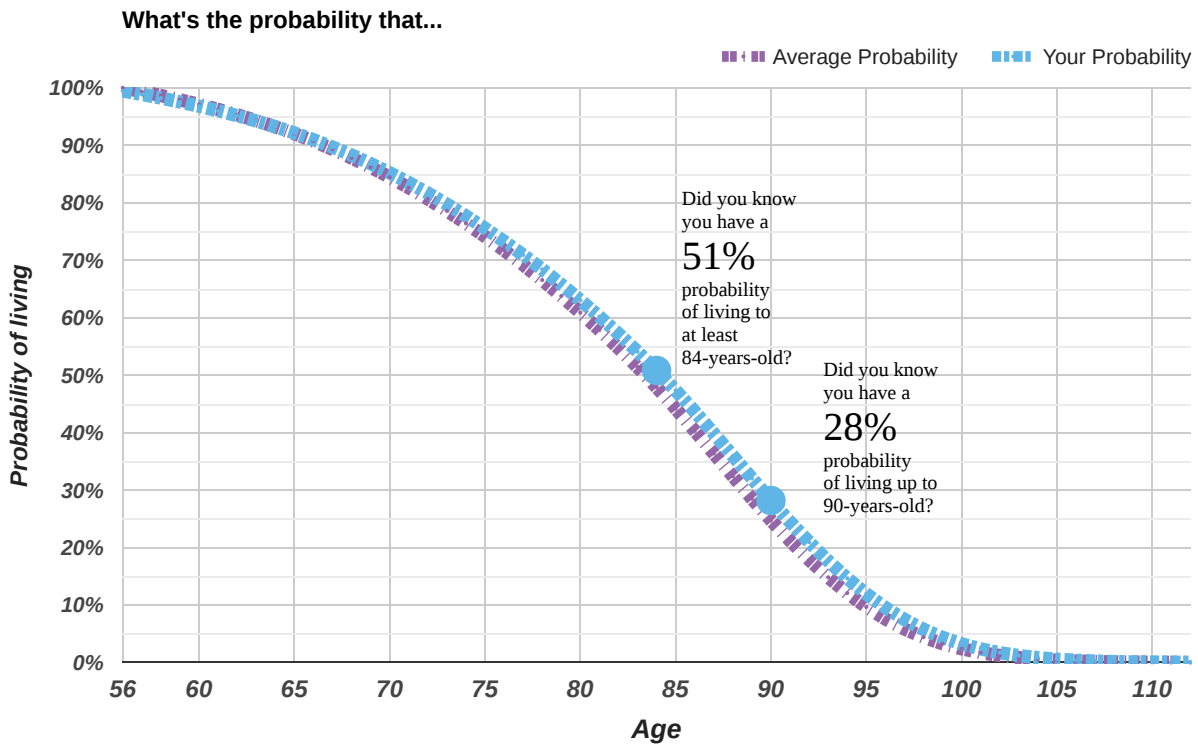
The graph below shows the additional probabilities of living to different ages in the future out to age 110.



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Expanded Longevity Projections¹



Active Working Years = 9

Based on your current lifestyle and health risks, we estimate you have approximately 9 healthy, active years until your retirement goal age. A healthy diet, regular exercise, and smoke-free life can all contribute to adding more healthy and happy years, and will provide an opportunity to potentially extend your active years.

Depending on your risks, the number of active working years may not match your retirement goal age. This is an opportunity to reevaluate your lifestyle and financial plans to accommodate the potential reality of aging given these risks. Below, you can find additional information about lifestyle risks and how they can affect your plan.

¹For your personal longevity probabilities (blue line), we match you to people who have the following traits similar to you: Same gender; same specific family history; same lifestyle factors; and genetic age. For comparison, we have also included the longevity probabilities for the average person (purple line) based on actuarial tables with the: Same gender; same biological age; average family risk (but with no lifestyle factors taken into consideration).

Your HALO analysis is calculated off of your Genivity Genetic Age (which includes expected lifespan, expected years of disability, etc.). Your Genetic Age corresponds to the age of an average person having the same risk of disease as you and similar lifestyle choices (as determined by your history and the health history of your first degree relatives).

HALO uses proprietary mathematical algorithms developed by Genivity, along with general health care statistical data, to approximate the general impact of the applicable listed health conditions and lifestyle choices on the average person. Individual results may vary.



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Active Retirement Years = 16

How do you envision spending your time in retirement? Your active retirement years reflect how many healthy years you potentially have to look forward to in retirement. This is the number of years after your retirement goal age, which you can expect good health.

Please keep in mind that if you have an exceptionally long and active retirement because of a healthy lifestyle your out-of-pocket healthcare expenses can surpass the cost of extended care, so it's important to plan accordingly.



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Extended Care = 3

Should you need extended care, it is projected to start around age 81, in 2049.

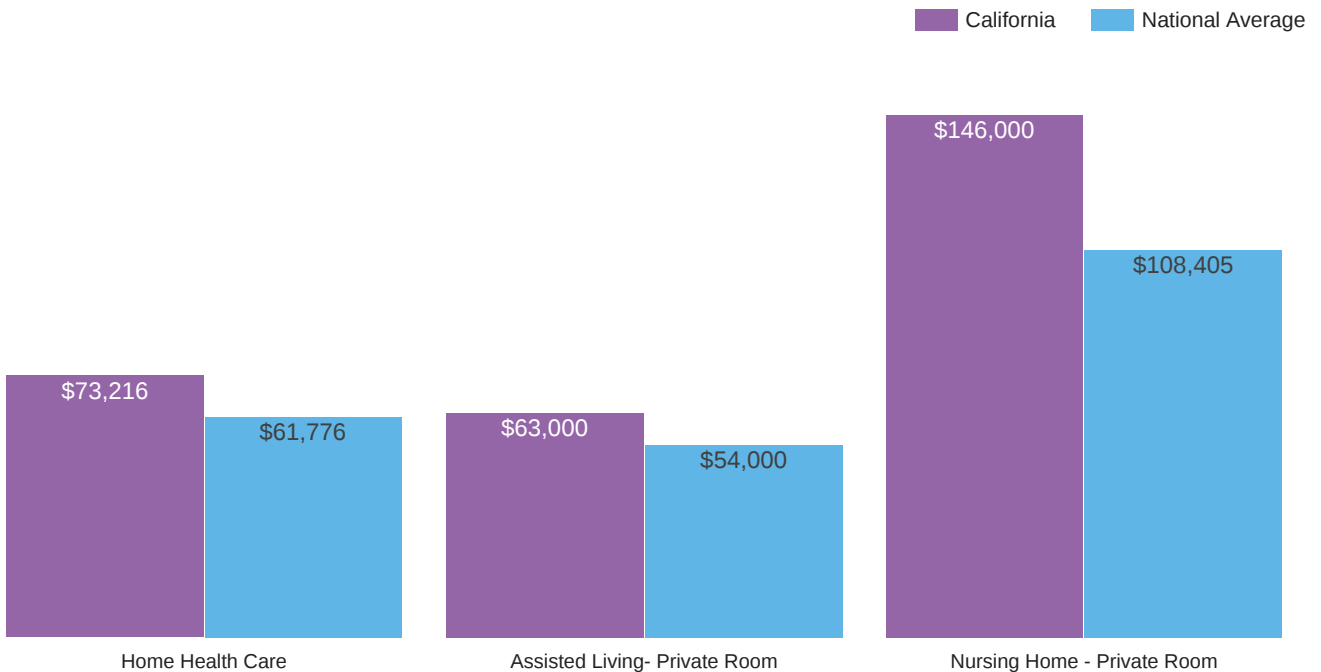
Where do you see yourself feeling most comfortable? Plans should be made to cover future care needs based on where and how you would like to be cared for (including family support). Based on the national average, if you have 3 years of extended care, the breakdown of care type might look like the chart below and based on that distribution would cost \$209,432 in today's dollars.



Expected years of extended care, like overall life expectancy, are influenced by both your family health history and lifestyle factors. The number of extended years includes the number of years to plan on needing additional assistance with daily living for quality of life.

The below charts are customized cost projections based on your desired retirement state and care provider options:

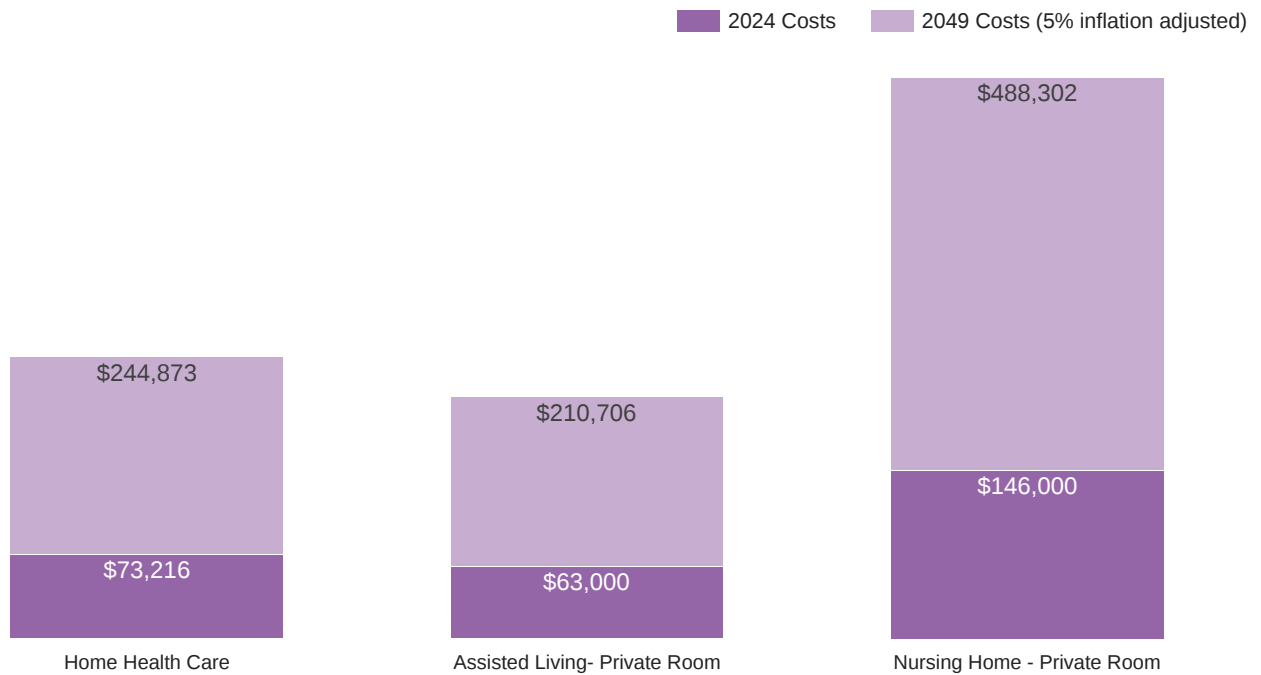
Annual Extended Care Costs in 2024 - State Comparison



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California Extended Care Options (Today's Annual Cost - 2024 vs. Cost When Needed - 2049)



The above health care costs are estimates.²

Years Lost = 4

This number represents the number of lifespan years potentially lost due to elevated disease risk and/or lifestyle choices. Current lifestyle decisions have a direct impact on longevity and how to plan for the future, both from a health and wealth perspective.

²These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change.



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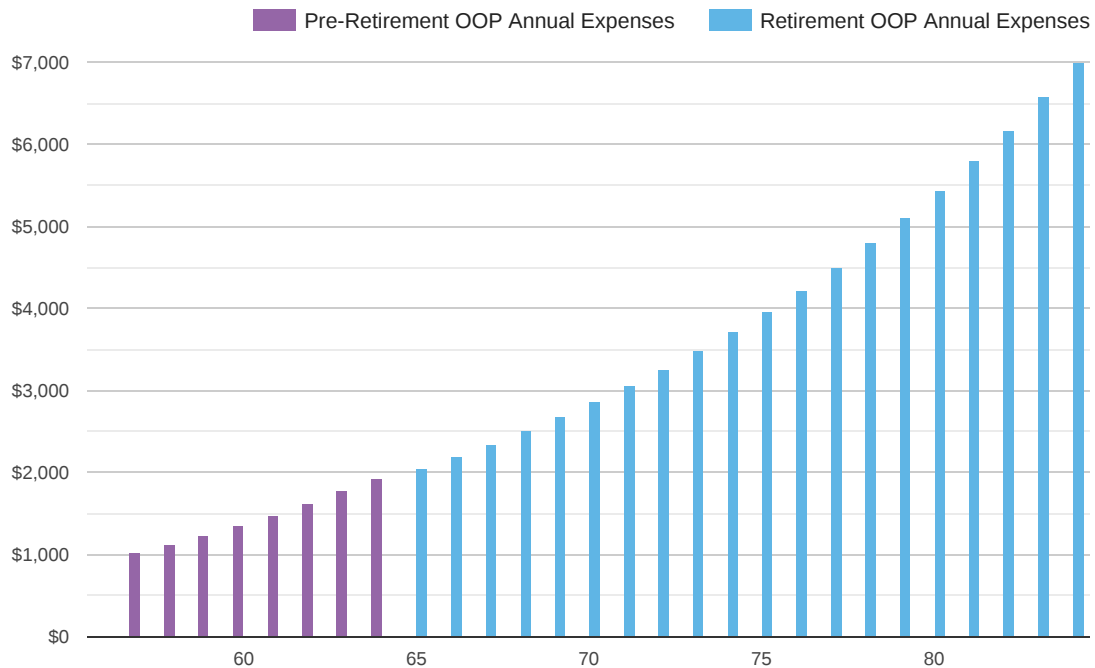
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Out-of-Pocket Healthcare Expenses

Out-of-pocket healthcare expenses consist of medical-related expenses besides premiums, such as deductibles, co-payments, and co-insurance associated with hospitalization, doctors and tests, and prescription drugs.

The following graph shows the average estimated out-of-pocket healthcare expenses for the stated time period.

Annual Out-Of-Pocket Healthcare Costs by Age (with 5% inflation)



Please keep in mind that having a healthier lifestyle will increase your lifetime out-of-pocket care costs because you are living longer (in comparison to your estimated Extended Years).

The above health care costs are estimates.³

³These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. These calculations are designed to be informational and educational only and do not constitute medical or financial advice. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change. Genivity and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.



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Preventative Steps

What are some preventative steps I can take with my health?

Children, parents, and grandparents often share similar health problems. If a particular disease runs in your family, you may have inherited factors that put you at risk. Inherited risk factors are passed down from parent to child by way of genes. All humans have the same genes, but different people have slightly different versions of these genes.

If a certain disease runs in your family, you may be at risk. To be at risk for a disease means you have a chance of getting it, but you also may be able to prevent it. Your family tree includes the following health risks and here are some preventative steps you can take to take control of your health:

What else can I do to lower my risk?

Even if your family medical history puts you at high risk for developing a disease, your living environment and the lifestyle choices you make will largely determine your risk of developing a disease over your lifetime. With healthy living, you can reduce, if not neutralize, some genetic risk factors. That's why the HALO Assessment also looks at lifestyle risk to highlight opportunities where you may lower your risk.

Fruits and Vegetables



When it comes to fruit and veggies, more is better. USDA Guidelines suggest that about half your plate should be fruit and vegetables. The benefits of a produce-heavy diet are many: less weight gain due to the lower-calorie content, reduced risk for many common health conditions, and a great natural source for vitamins and minerals. Want to try a new fun way to explore produce you might not normally pick up on your own? Many cities and towns offer fruits and veggies delivered to door in the form of a CSA (community supported agriculture) box.

Physical Activity



Physical activity is any movement produced by muscular contractions that burns calories. Examples of physical activity include pushing a stroller, vacuuming, and mowing the lawn. Physical activity is intense enough to make you break a sweat, but comfortable enough to let you carry on a conversation.

How Much Activity Do I Need?

Adults are expected to participate in at least 30 minutes of physical activity per day on most days of the week. The recommended 30 minutes can be performed at once, or broken up into 10 or 15 minute periods throughout the day.

Walking briskly (3-4 mph) for even 15 to 20 minutes a day begins to lower the chances of having a heart attack or stroke, or developing Type 2 diabetes.



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Appendix: Expense Summary

The amount of money you spend on personal healthcare expenses over the course of your lifetime greatly depends upon a variety of factors including your family history of disease and illness, your lifestyle choices, as well as your environment. It is important to understand that while these projections give you a great place to start for your goal-based planning, they are not set in stone and can shift over time given changes in lifestyle and an evolving family health history.

The following section summarizes your projected total extended care expenses as well as your total out-of-pocket healthcare expenditures given your current situation. Use these projections as a starting point for understanding what your financial goals are and then to get started on a path toward a lasting legacy for you and your family.

In summary, your total projected out-of-pocket health expenses include:

Extended Care Support Options

Should you need extended care, it is projected to start around age 81 in year 2049 and last for approximately 3 years.

Care Type	Today's Cost - 2024 (Annually)	Projected Year (&Age)	Projected Number of Years per care level	Your Projected Costs in Today's Dollars	Your Projected Future Costs (5% inflation)
Home Health Care	\$73,216	2049 (80)	2	\$146,432	\$489,747
Assisted Living-Private Room	\$63,000	2051 (82)	1	\$63,000	\$210,706
Nursing Home - Private Room	\$146,000	2052 (83)	1	\$146,000	\$488,302
Total Projected Extended Care Costs		2049 - 2052 (80 - 84)	4	\$355,432	\$1,188,754



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Out-of-Pocket Healthcare Expenses: Summary by Age Bracket

	Years & Age Ranges	Total OOP Expenses Per Age Bracket: Today's Dollars	Total OOP Expenses Per Age Bracket: Future Dollars*
Pre-Retirement	2024 - 2032 (56-64)	\$9,128	\$11,558
Retirement	2033 - 2052 (65-84)	\$31,109	\$81,760
Total OOP Expense Projections (Retirement Only)	2024 - 2052 (65 - 84)	\$31,109	\$81,760

*Future dollars include 5% inflation rate.



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Out-of-Pocket Healthcare Expenses: Detailed Year Over Year

Years	Age	Annual OOP Expenses: Today's Dollars	Annual OOP Expenses: Future Dollars *
2025	57	\$979	\$1,028
2026	58	\$1,026	\$1,131
2027	59	\$1,072	\$1,241
2028	60	\$1,118	\$1,359
2029	61	\$1,164	\$1,486
2030	62	\$1,210	\$1,622
2031	63	\$1,256	\$1,768
2032	64	\$1,303	\$1,925
2033	65	\$1,327	\$2,058
2034	66	\$1,351	\$2,200
2035	67	\$1,375	\$2,351
2036	68	\$1,399	\$2,512
2037	69	\$1,423	\$2,683
2038	70	\$1,447	\$2,865
2039	71	\$1,471	\$3,058
2040	72	\$1,495	\$3,264
2041	73	\$1,519	\$3,482
2042	74	\$1,543	\$3,714
2043	75	\$1,567	\$3,961
2044	76	\$1,592	\$4,223
2045	77	\$1,616	\$4,501
2046	78	\$1,640	\$4,797
2047	79	\$1,664	\$5,110
2048	80	\$1,688	\$5,444
2049	81	\$1,712	\$5,797
2050	82	\$1,736	\$6,173
2051	83	\$1,760	\$6,571
2052	84	\$1,784	\$6,994

*Future dollars include 5% inflation rate.



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