



Care Cost Planner by Genivity

Genivity Halo Assessment Report






Health Analysis & Longevity Optimizer

Prepared for:

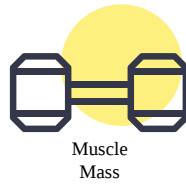
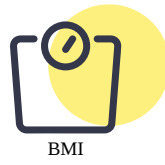
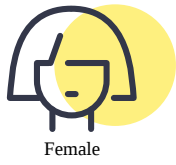
Heather Test
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By:

Heather Holmes
March 28, 2023

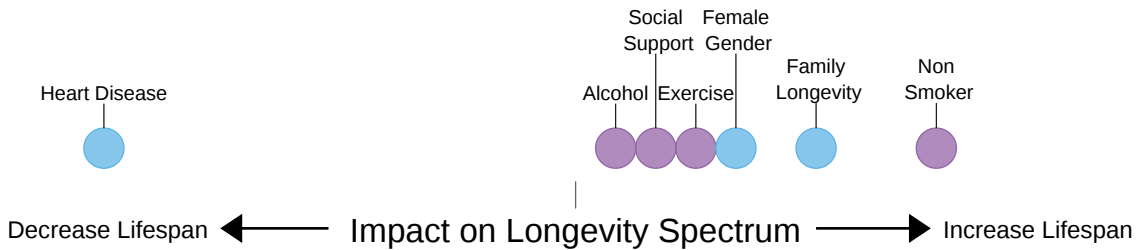
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-  4. Preventative Steps
-  5. Expense Spending Summary

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, 96. However, many people (about half) will live longer than this average.

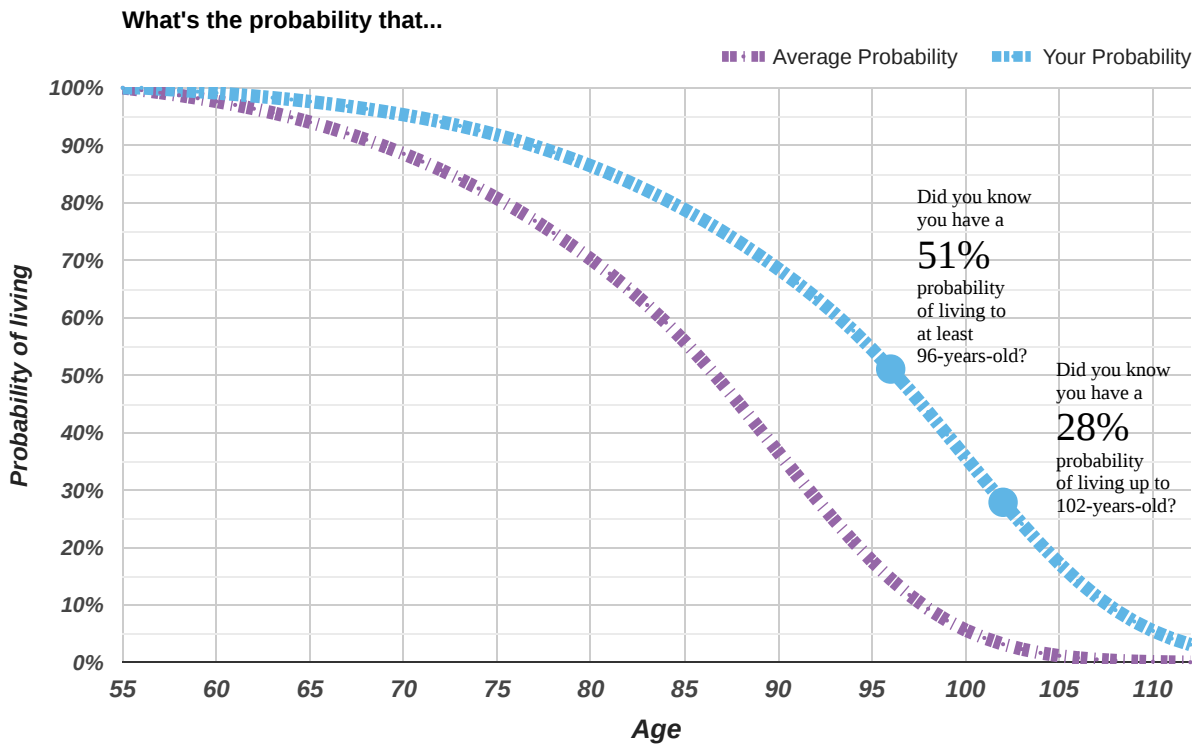
The graph below shows the additional probabilities of living to different ages in the future out to age 110.



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Expanded Longevity Projections¹



Active Working Years = 10

Based on your current lifestyle and health risks, we estimate you have approximately 10 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 = 26

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.



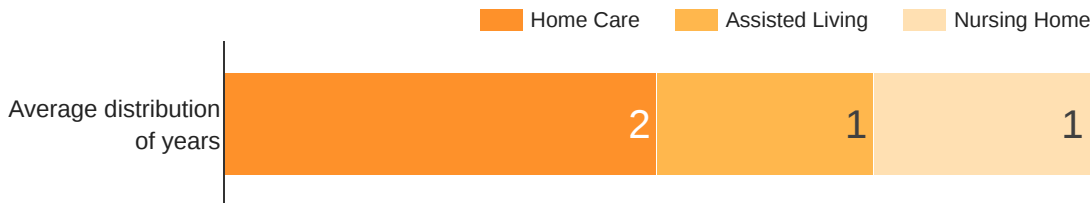
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Extended Care = 4

Should you need extended care, it is projected to start around age 92, in 2059.

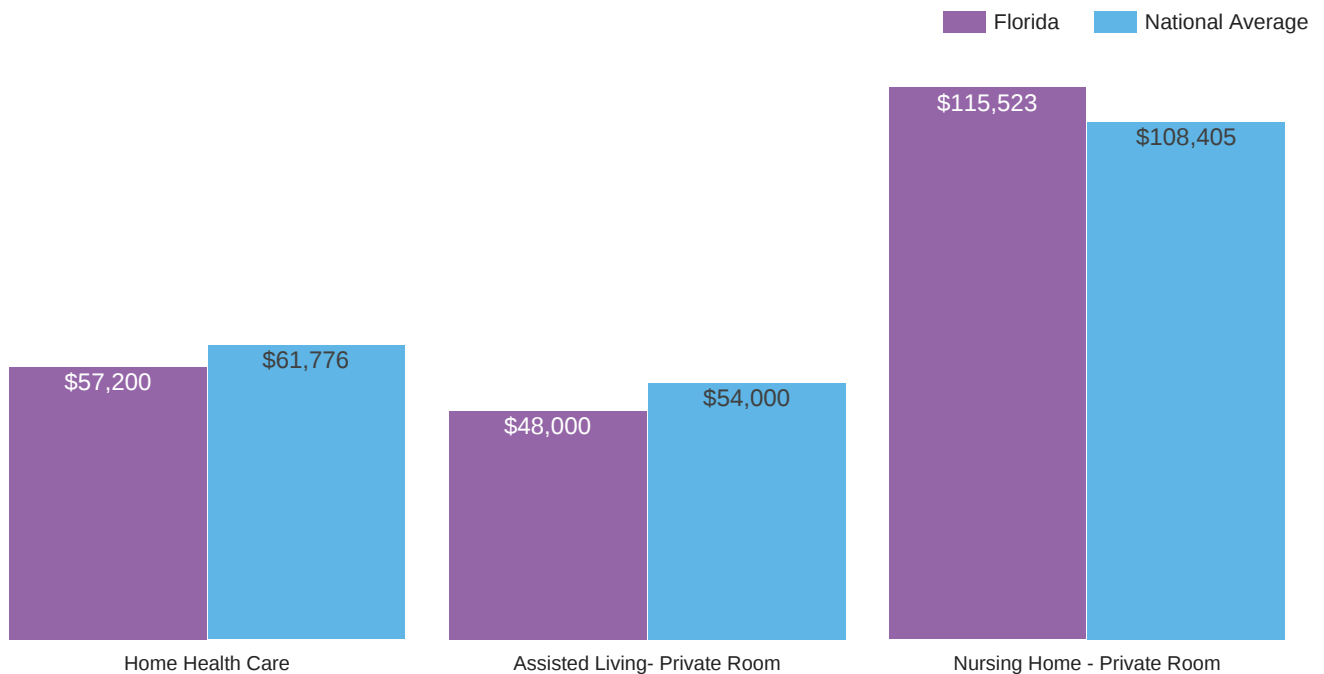
Where do you see yourself feeling most comfortable? Plans should be made to cover future care needs based on where and how you would like to be cared for (including family support). Based on the national average, if you have 4 years of extended care, the breakdown of care type might look like the chart below and based on that distribution would cost \$277,923 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:

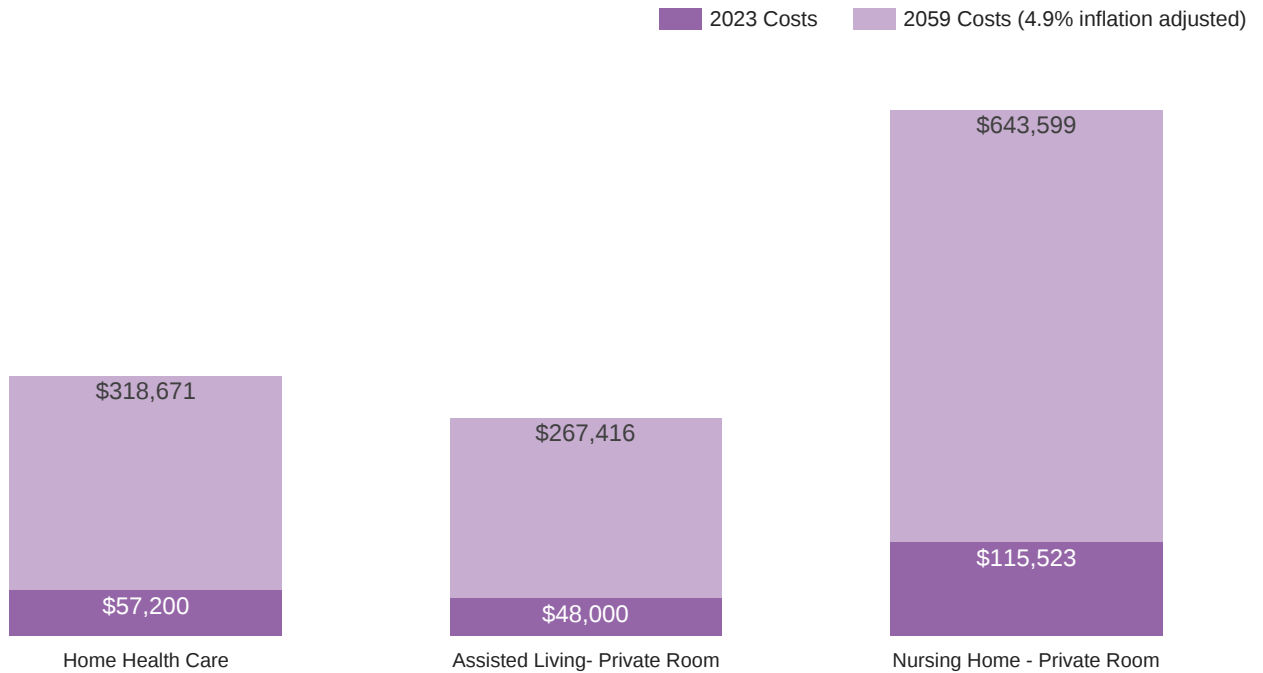
Annual Extended Care Costs in 2023 - State Comparison



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Florida Extended Care Options (Today's Annual Cost - 2023 vs. Cost When Needed - 2059)



The above health care costs are estimates.²

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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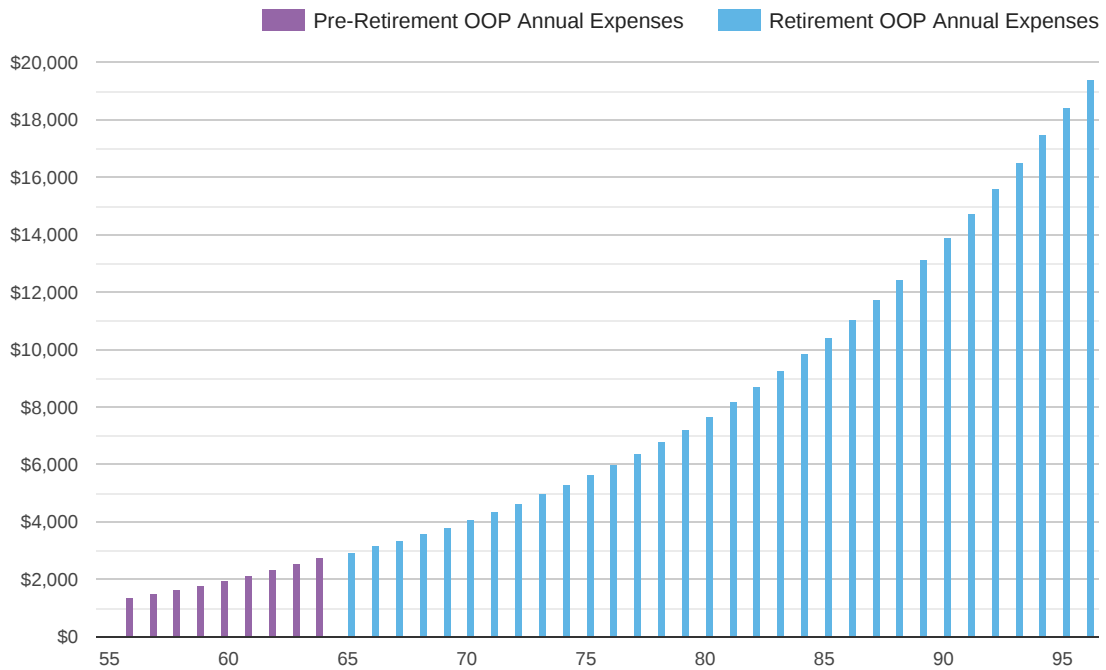
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Out-of-Pocket Healthcare Expenses

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 4.9% 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:



Heart Disease

- ✓ Get off the couch! Exercise can help you maintain a healthy weight and keep you heart-healthy.
- ✓ Eat well. Fruits, veggies and whole grains help protect your heart. Try to limit your intake of red meats, deep-fried foods, and baked goodies.

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.



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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 92 in year 2059 and last for approximately 4 years.

Care Type	Today's Cost - 2023 (Annually)	Projected Year (&Age)	Projected Number of Years per care level	Your Projected Costs in Today's Dollars	Your Projected Future Costs (4.9% inflation)
Home Health Care	\$57,200	2059 (92)	2	\$114,400	\$637,343
Assisted Living-Private Room	\$48,000	2061 (94)	1	\$48,000	\$267,416
Nursing Home - Private Room	\$115,523	2062 (95)	1	\$115,523	\$643,599
Total Projected Extended Care Costs		2059 - 2063 (92 - 96)	4	\$277,923	\$1,548,358



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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	2023 - 2032 (55-64)	\$13,872	\$17,988
Retirement	2033 - 2052 (65-84)	\$42,892	\$115,959
Retirement	2053 - 2064 (85-96)	\$31,383	\$174,714
Total OOP Expense Projections (Retirement Only)	2023 - 2063 (65 - 96)	\$74,275	\$290,673

*Future dollars include 4.9% 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 *
2024	56	\$1,287	\$1,350
2025	57	\$1,350	\$1,486
2026	58	\$1,414	\$1,632
2027	59	\$1,478	\$1,789
2028	60	\$1,541	\$1,958
2029	61	\$1,605	\$2,139
2030	62	\$1,669	\$2,332
2031	63	\$1,732	\$2,540
2032	64	\$1,796	\$2,762
2033	65	\$1,829	\$2,951
2034	66	\$1,862	\$3,152
2035	67	\$1,896	\$3,366
2036	68	\$1,929	\$3,592
2037	69	\$1,962	\$3,833
2038	70	\$1,995	\$4,089
2039	71	\$2,028	\$4,361
2040	72	\$2,062	\$4,649
2041	73	\$2,095	\$4,956
2042	74	\$2,128	\$5,281
2043	75	\$2,161	\$5,626
2044	76	\$2,194	\$5,992
2045	77	\$2,228	\$6,381
2046	78	\$2,261	\$6,794
2047	79	\$2,294	\$7,231
2048	80	\$2,327	\$7,695
2049	81	\$2,360	\$8,187
2050	82	\$2,394	\$8,709
2051	83	\$2,427	\$9,263
2052	84	\$2,460	\$9,850
2053	85	\$2,484	\$10,435
2054	86	\$2,497	\$11,000
2055	87	\$2,533	\$11,709
2056	88	\$2,558	\$12,401
2057	89	\$2,582	\$13,133
2058	90	\$2,607	\$13,907
2059	91	\$2,631	\$14,726
2060	92	\$2,656	\$15,591
2061	93	\$2,684	\$16,529
2062	94	\$2,705	\$17,472



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Years	Age	Annual OOP Expenses: Today's Dollars	Annual OOP Expenses: Future Dollars *
2063	95	\$2,717	\$18,411
2064	96	\$2,729	\$19,400

*Future dollars include 4.9% inflation rate.



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