

Rated Age Report

Name	Sandra Baird	Date	4/1/2006
D.O.B.	8/19/1981	Age	24

Life Company	<u>Life</u> <u>Expectancy</u>	Rated Age
Metlife	43	37
American General	41	39
First Colony (Genworth)	40	41
Hartford	40	40
Aviva	43	37
John Hancock	34	47
Mass Mutual	43	37
New York Life	43	37
Prudential	43	37
Symetra	40	40
Average	41	39
Life Expectancy*	40	42

^{*}The Life Expectancy of Sandra Baird is based on the average "Age Rating" of 39 from the ten life insurance companies that evaluated Sandra. It is based on the Life table for females: United States, 2002" from the "National Vital Statistics Reports".