



Longevity Planner by Lumiant

# Lumiant Halo Assessment Report






Health Analysis & Longevity Optimizer

**Prepared for:**

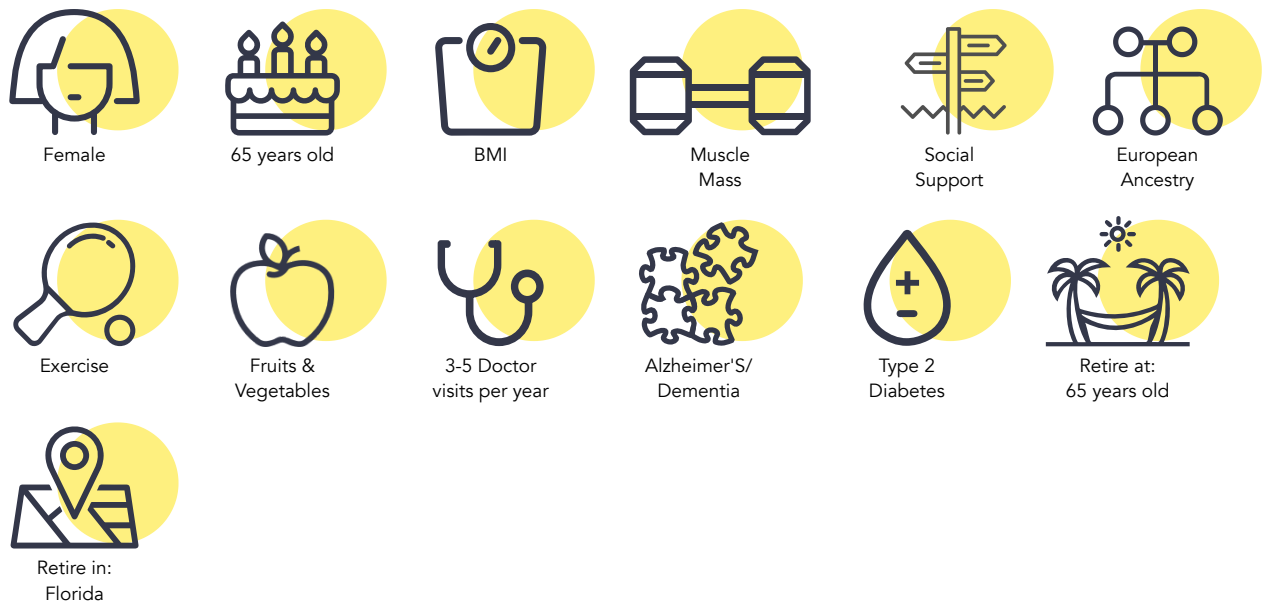
Betty Boomer

**By:**

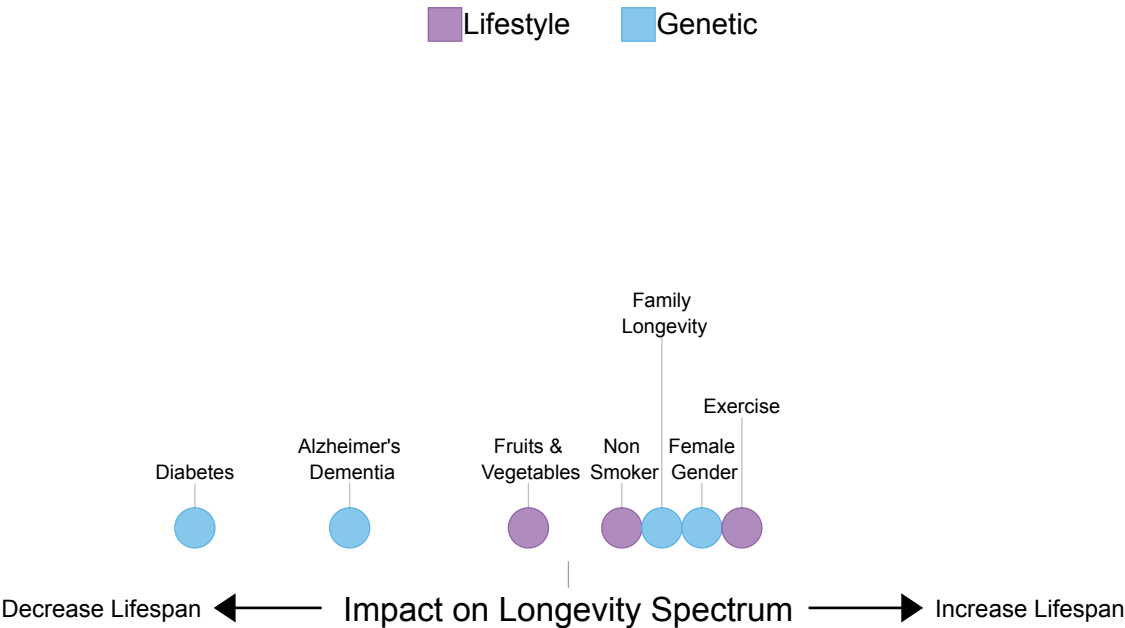
INERTIA/Advisor Services Group  
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-  2. Extended Care Years & Expenses
-  3. Out-of-Pocket Health Expenses
-  4. Preventative Steps
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# What you shared with us:



# How your history impacts your longevity:



# Longevity Healthspan:

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

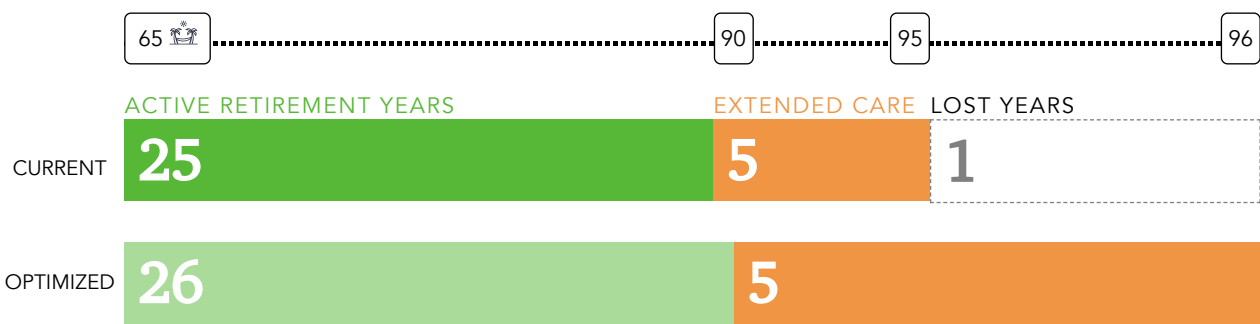
From travel and recreation to work and financial plans, knowing how many years you should look forward to can help you plan appropriately and allows time to potentially improve or maintain healthy lifestyle habits.

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



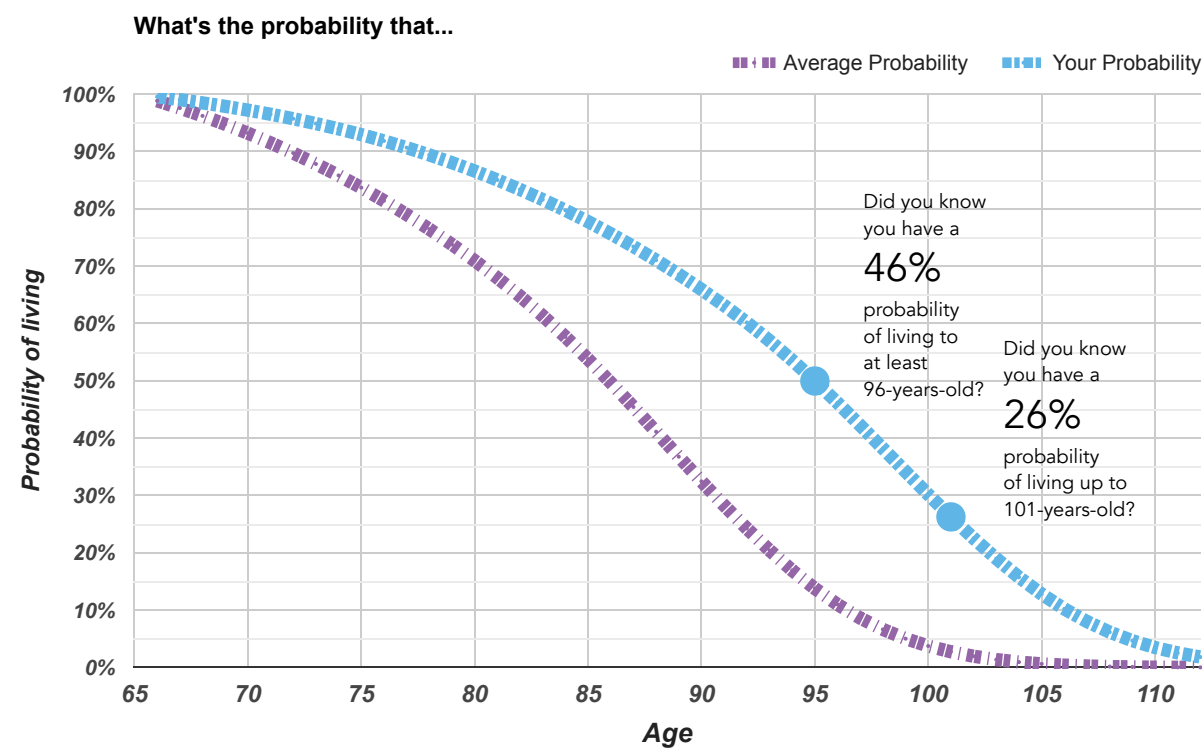
While it's important to see how long your expected lifespan is for planning purposes, it's also a way to better understand how lifestyle changes can impact your longevity. On average, someone with your family health history and lifestyle factors is expected to live – in your case, 95. However, many people (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 Projections<sup>1</sup>



<sup>1</sup>For 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 Lumiant 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 Lumiant, 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.

## Active Retirement Years = 24

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.

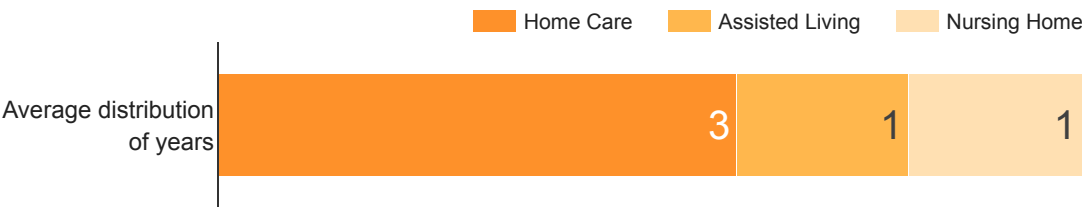


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# Extended Care = 5

Should you need extended care, it is projected to start around age 90, in 2048.

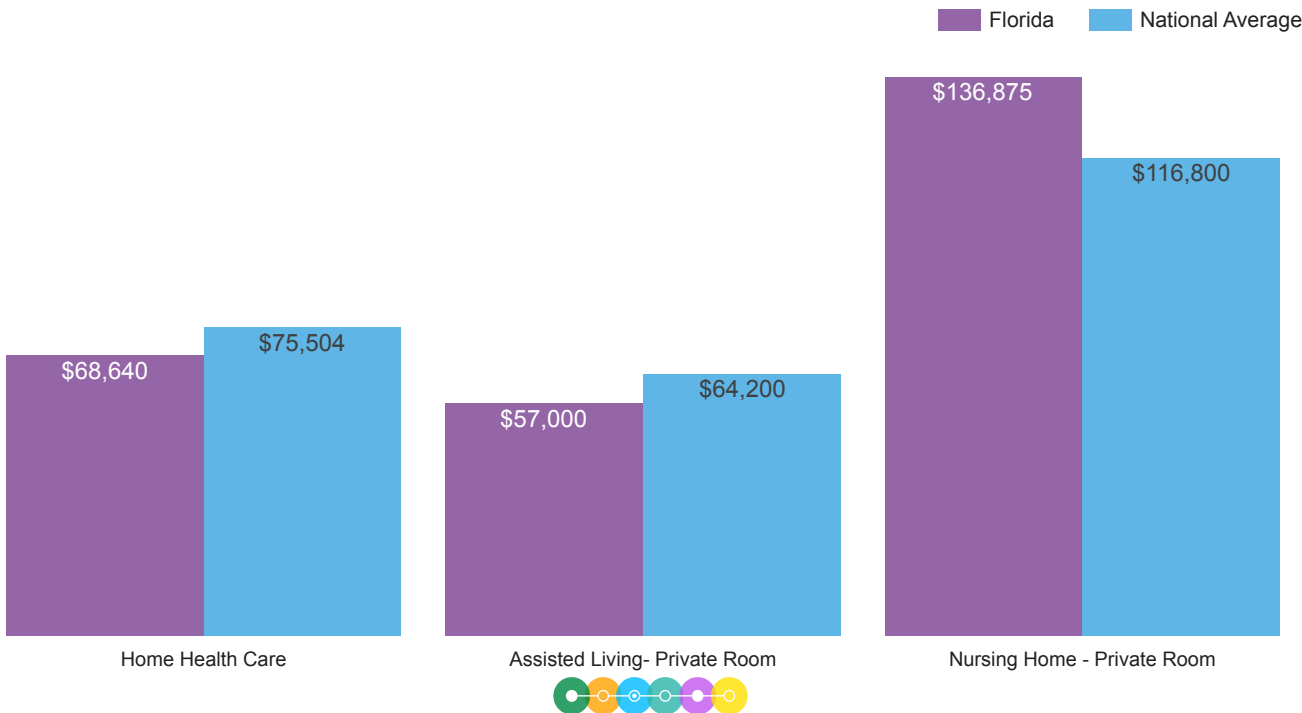
Where do you see yourself feeling most comfortable? Plans should be made to cover future care needs based on where and how you would like to be cared for (including family support). Based on the national average, if you have 5 years of extended care, the breakdown of care type might look like the chart below and based on that distribution would cost \$399,795 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:

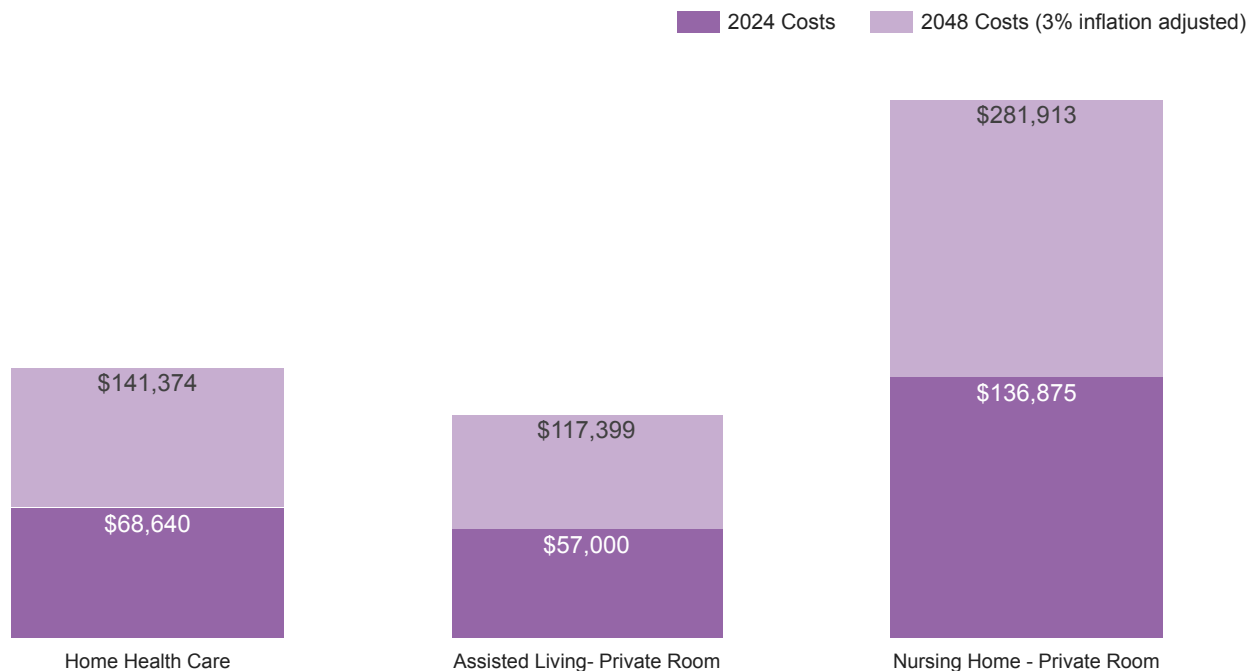
## Annual Extended Care Costs in 2024 - State Comparison



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# Florida Extended Care Options (Today's Annual Cost - 2024 vs. Cost When Needed - 2048)



The above health care costs are estimates.<sup>2</sup>

## Years Lost = 1

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.

<sup>2</sup>These 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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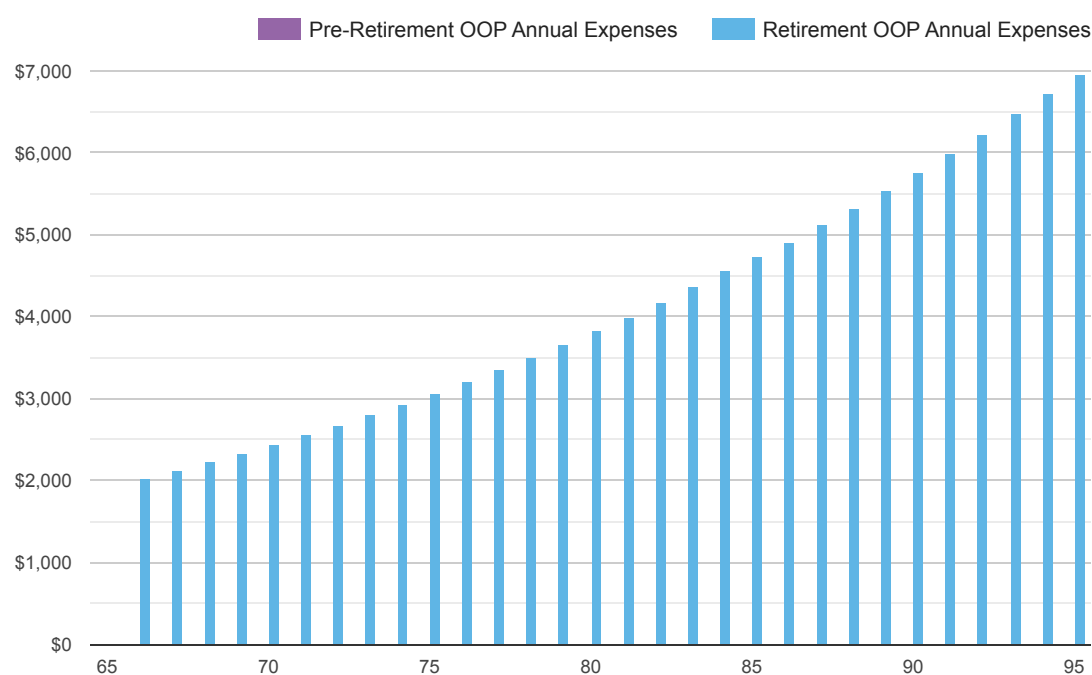
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# Out-of-Pocket Healthcare Expenses

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 3% 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.<sup>3</sup>

<sup>3</sup>These 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. Lumiant 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.

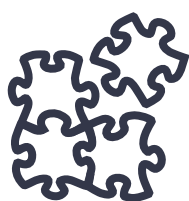


# Preventative Steps

## 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:



### Alzheimer's or Dementia

- ✓ Engage in social and intellectually stimulating activities
- ✓ Exercise regularly and eat a healthy diet rich in fruits and vegetables
- ✓ Maintain a healthy weight and get treatment for depression (if applicable)

### Type 2 Diabetes



- ✓ Get off the couch! Exercise can help you lose weight and lower your blood sugar.
- ✓ Increase your fiber intake. Fruits, veggies, whole grains beans, nuts and seeds are great sources.
- ✓ Talk with your doctor. Since diabetes often goes undiagnosed, it is important to get tested early. Testing is especially important if you are overweight.

## 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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## 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 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.



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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 90 in year 2048 and last for approximately 5 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 (3% inflation)
Home Health Care	\$68,640	2048 (89)	3	\$205,920	\$424,121
Assisted Living- Private Room	\$57,000	2051 (92)	2	\$114,000	\$234,799
Nursing Home - Private Room	\$136,875	2053 (94)	1	\$136,875	\$281,913
Total Projected Extended Care Costs		2048 - 2054 (89 - 95)	6	\$456,795	\$940,833



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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*
Retirement	2024 - 2043 (65-84)	\$43,324	\$59,789
Retirement	2044 - 2054 (85-95)	\$30,232	\$63,751
<b>Total OOP Expense Projections (Retirement Only)</b>	<b>2024 - 2054 (65 - 95)</b>	<b>\$73,556</b>	<b>\$123,540</b>

\*Future dollars include 3% 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	66	\$1,965	\$2,024
2026	67	\$2,000	\$2,122
2027	68	\$2,035	\$2,224
2028	69	\$2,070	\$2,330
2029	70	\$2,105	\$2,440
2030	71	\$2,140	\$2,555
2031	72	\$2,175	\$2,675
2032	73	\$2,210	\$2,800
2033	74	\$2,245	\$2,929
2034	75	\$2,280	\$3,064
2035	76	\$2,315	\$3,205
2036	77	\$2,350	\$3,351
2037	78	\$2,385	\$3,503
2038	79	\$2,420	\$3,661
2039	80	\$2,455	\$3,825
2040	81	\$2,490	\$3,996
2041	82	\$2,525	\$4,174
2042	83	\$2,560	\$4,359
2043	84	\$2,595	\$4,551
2044	85	\$2,621	\$4,734
2045	86	\$2,634	\$4,900
2046	87	\$2,673	\$5,122
2047	88	\$2,699	\$5,326
2048	89	\$2,724	\$5,538
2049	90	\$2,750	\$5,759
2050	91	\$2,776	\$5,987
2051	92	\$2,802	\$6,224
2052	93	\$2,832	\$6,479
2053	94	\$2,854	\$6,725
2054	95	\$2,866	\$6,958

\*Future dollars include 3% inflation rate.



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