

September 30, 2015

To Whom It May Concern;

Effective September 1, 2015 EMSI sold the life expectancy business to Longevity Services, Inc. (LSI). As part of the transaction all assets of the business were purchased and included the following;

- 1) All proprietary policies, procedures, and underwriting manuals.
- 2) The Lewis and Ellis calculators and associated mortality tables (paid for by EMSI in 2011 and modified in 2013).
- 3) The Life Expectancy Fulfillment System (LEFS) including the underwriting workflow system and all historical life expectancy and maturity data.

EMSI Underwriting continues to provide administrative support and underwriting expertise to LSI in order to maintain consistency in process, risk assessments, and life expectancy certificates. As the operations manager of the sub-division I continue to oversee the day to day operations of the life expectancy process in accordance with the servicing agreement in place with LSI to ensure that the underlying methodology and process is unchanged from the EMSI life expectancy processes. The only material change was the ownership and the branding.

Sincerely,



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**EMSI Insurance**