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ExamOne[®] and Optimum Re Collaborate On A New Lab Result Trending Project: The Third Quarter 2026 Lab Trending Report is focused on Build, Hemoglobin A1c, and NT-proBNP.

A Collaboration of ExamOne[®] and Optimum Life Reinsurance

- Optimum Re and ExamOne[®] have embarked on an exclusive project to review lab and exam results to determine if any new lab result trends are present.
- US and Canadian lab samples and exam variables will be reviewed on a quarterly basis.
- Trends that are noted will be highlighted to determine if they can provide any useful predictive insights that can affect life underwriting.

What Does Lab Trending Analysis Provide?

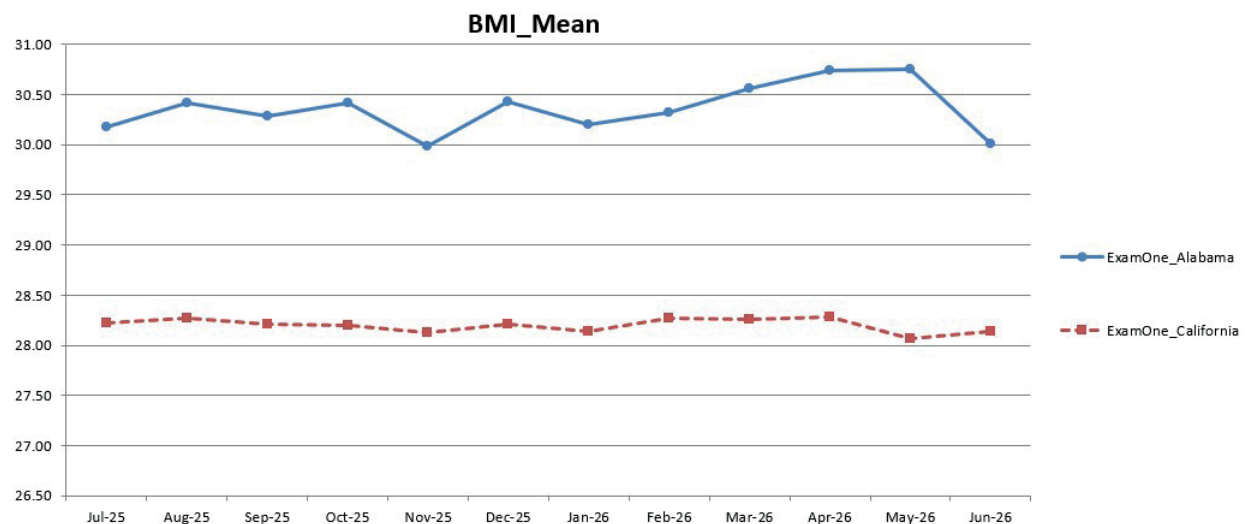
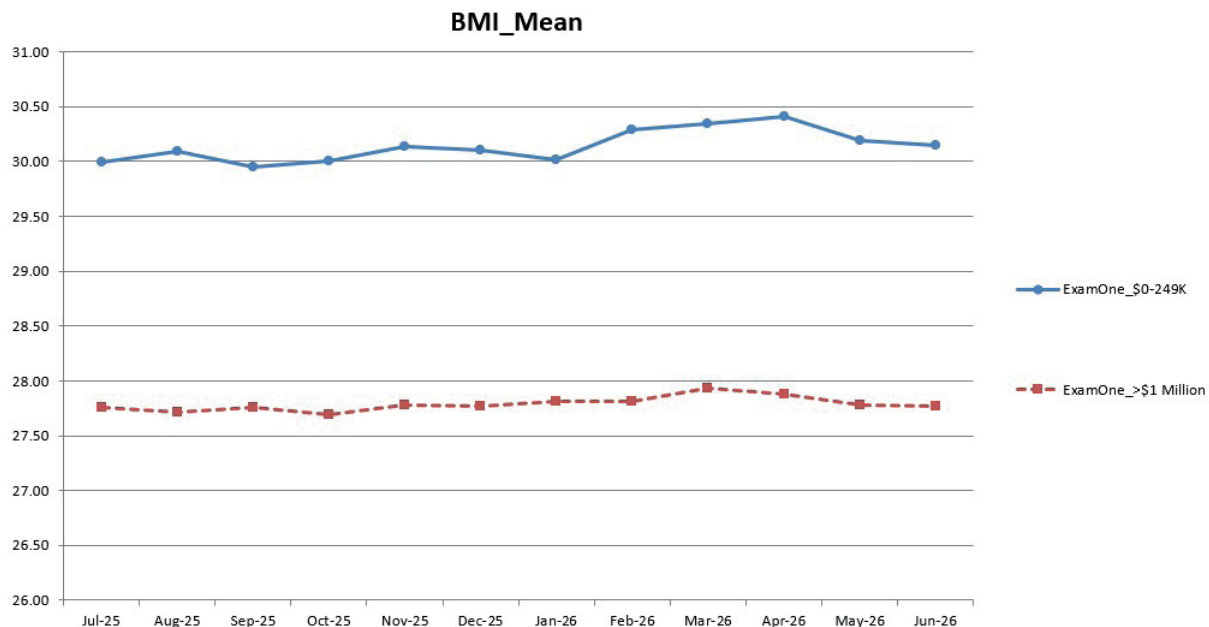
- Lab trending can highlight:
 - How age, policy amount, or geographic location can provide unique predictive insights
 - How new advanced Exam One[®] reflex panels can improve risk stratification
 - How mortality slippage issues with “fluidless” underwriting may be addressed for more favorable outcomes.



Third Quarter 2026 Findings on Build

1. The Build/BMI mean level has not significantly changed in 2026 despite the use of GLP-1 drugs

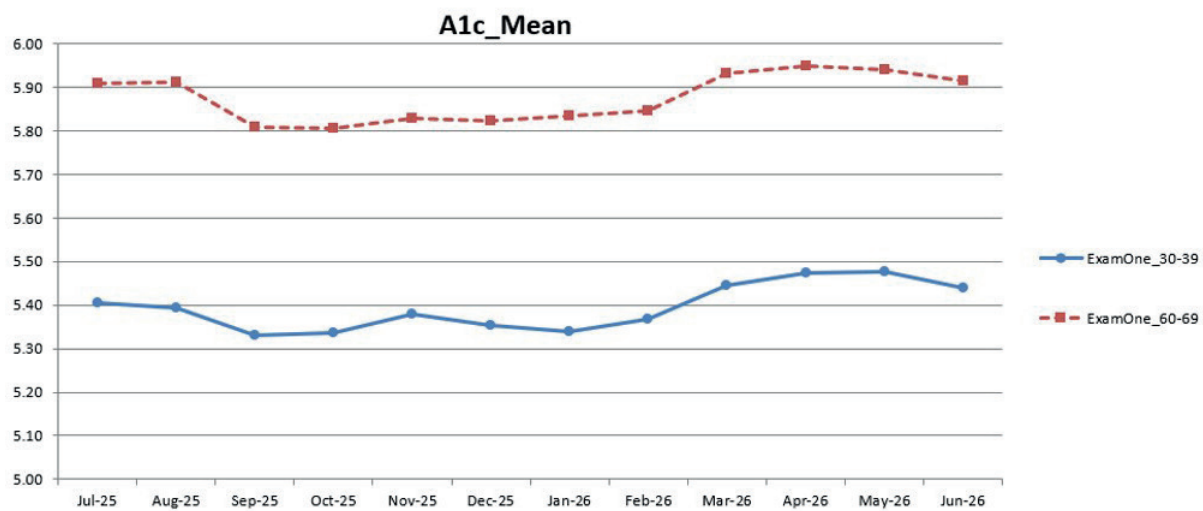
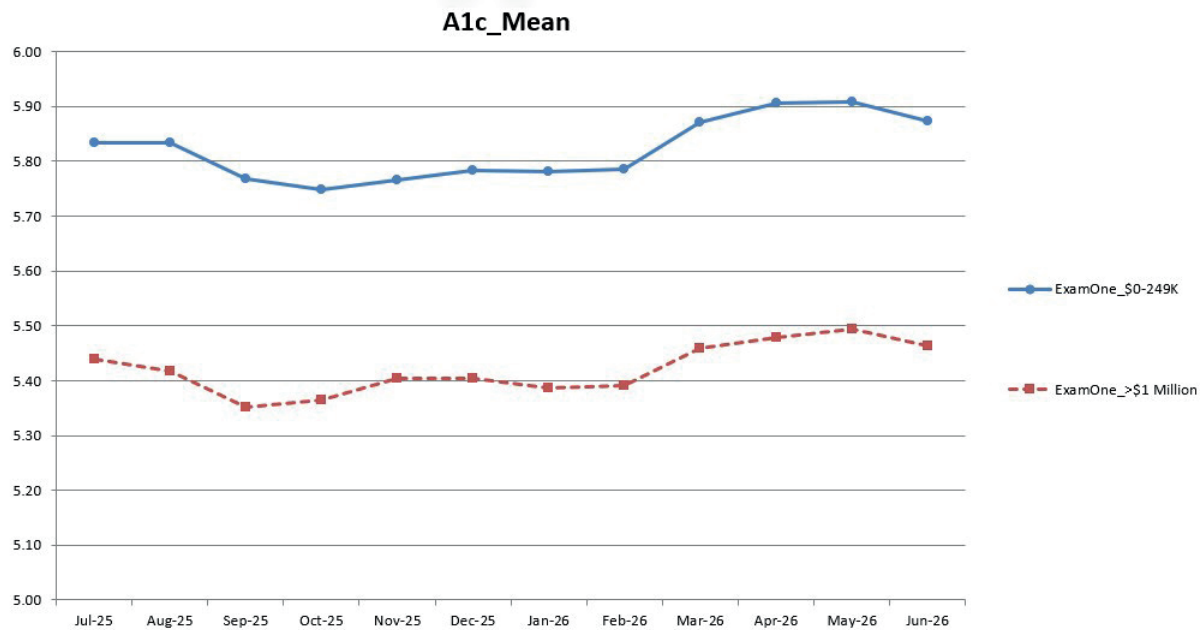
- The BMI mean for males averaged **29.3** and the BMI mean for females was **28.8**
- The BMI mean for life applications <\$250,000 was **30.3**, and the BMI mean for applications at or in excess of \$1 million was **27.8**.
- Geographic differences in BMI were noted with the BMI mean in Alabama at **30.5**, while the BMI mean in California was **28.2**.



Third Quarter 2026 Findings on Hemoglobin A1c

2. The mean hemoglobin A1c levels are closely monitored in the Lab Trending Reports.

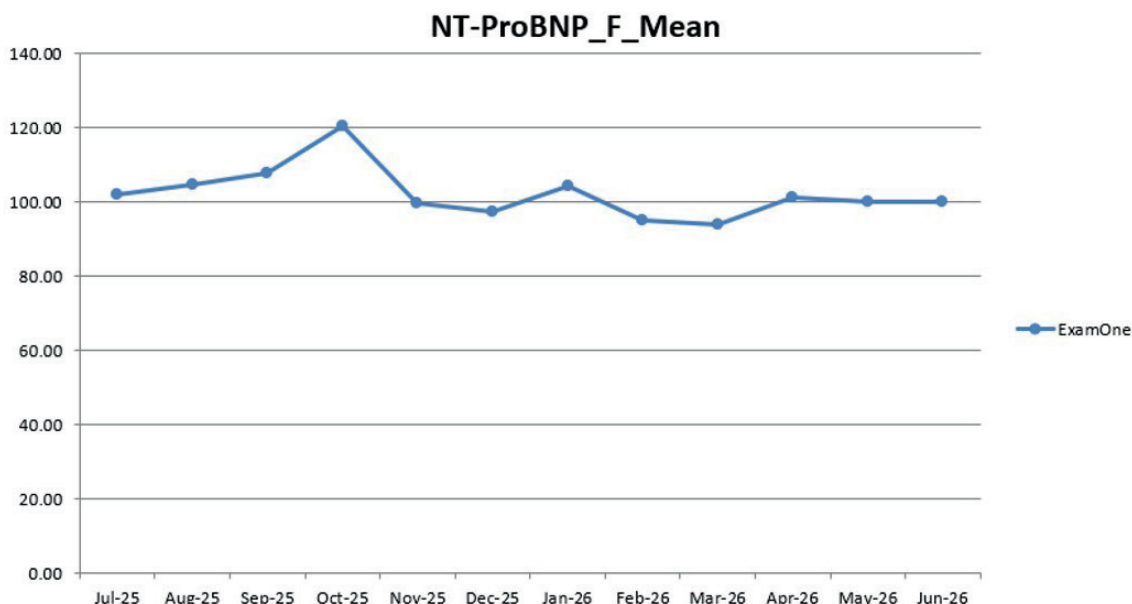
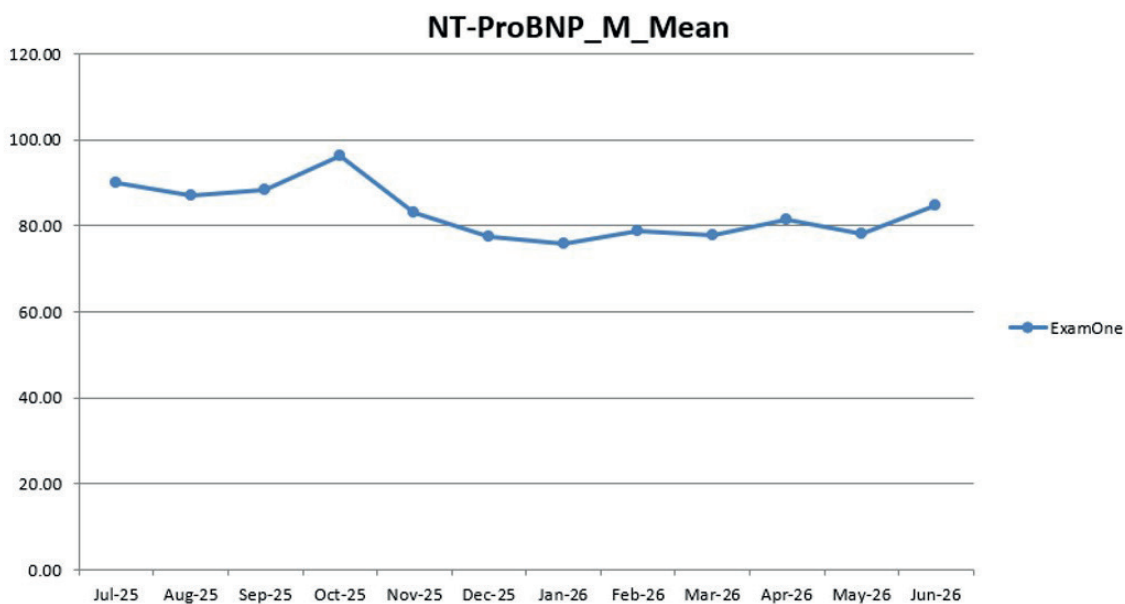
- The recent mean hemoglobin A1c levels are **5.7** for males and **5.6** for females. (An A1c of 5.7 or more is considered “pre-diabetes”).
- The mean A1c level was **5.9** for applications <\$250,000 and **5.48** for applications at or in excess of \$1 million.
- The mean A1c level was **5.47** for applicants age 30-39 and the A1c was **5.94** for ages 60-69.



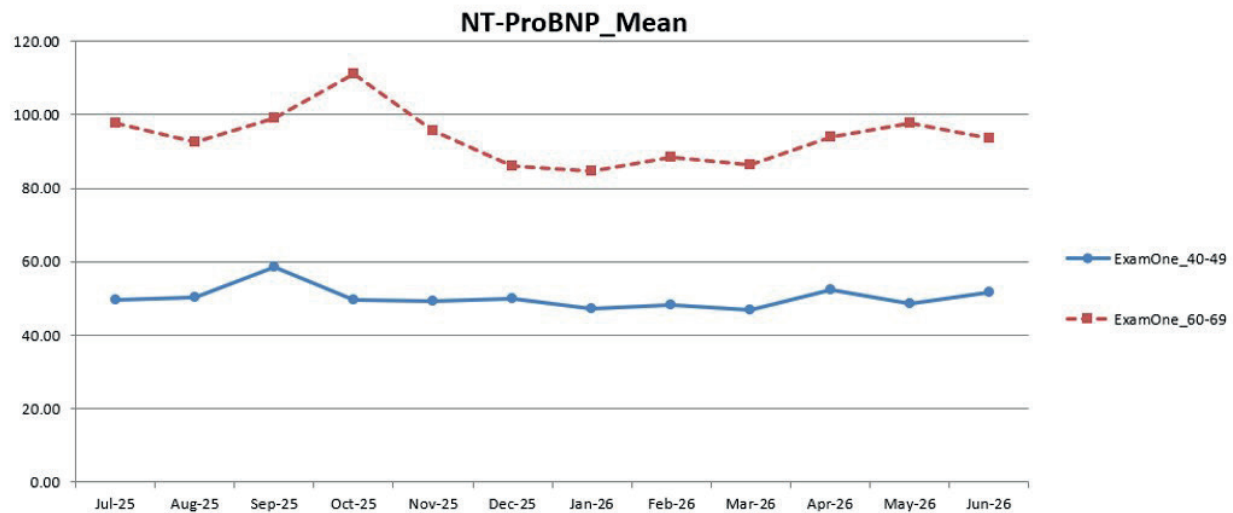
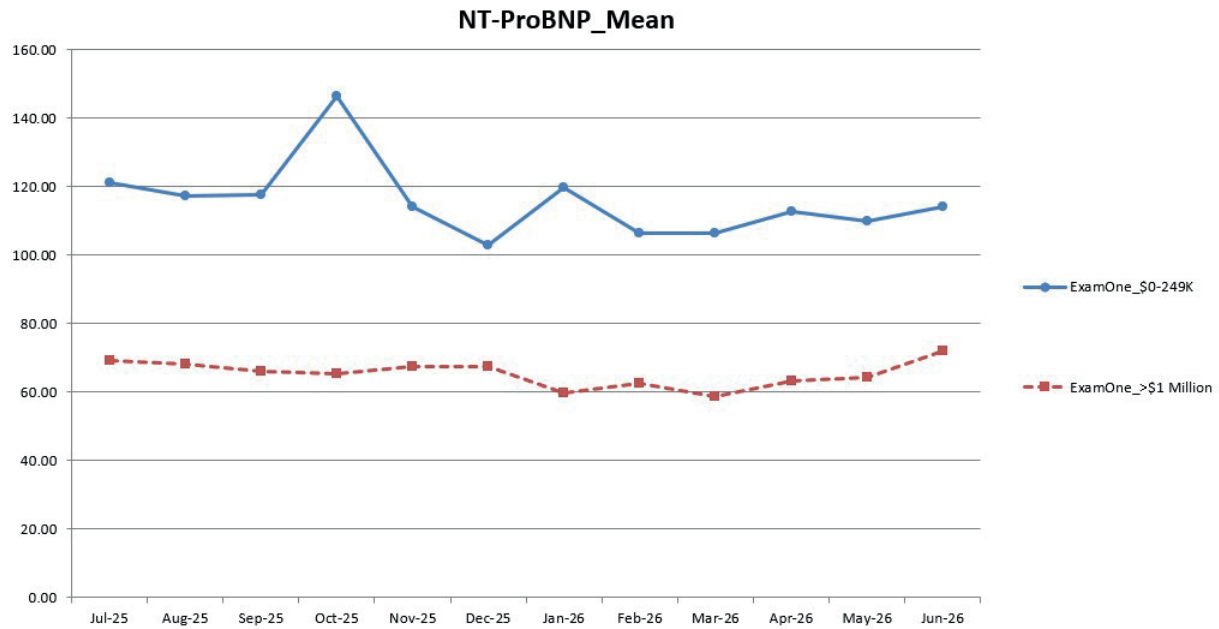
Third Quarter 2026 Findings on NT-proBNP Results

3. The mean level on NT-proBNP varies with gender and application dollar amount.

- The NT-proBNP can be a reflection of the cardiac muscle status but may also be affected by other factors including hormone status.
- The mean NT-proBNP was 81 for males (NT-ProBNP_M_Mean) and 100 for females (NT-ProBNP_F_Mean).
- The mean NT-proBNP for applications <\$250,000 was **112** and the mean for applications at or in excess of \$1 million was **66.5**.
- The mean NT-proBNP level for ages 40-49 was **51** and the NT-proBNP for ages 60-69 was **96.4**



Third Quarter 2026 Findings on NT-proBNP Results



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