



Consumers Say They Would Submit a Saliva Sample to Get a Better Price for Life Insurance, Survey Finds

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MINNEAPOLIS, Feb. 28, 2018 (GLOBE NEWSWIRE) -- Consumers are ready to submit a saliva sample if it meant they could obtain a better price for their life insurance or even just to streamline the process of applying for an insurance product.

That's what an overwhelming number of insurance agents and financial advisors said in a survey conducted by insurtech firm Life Epigenetics in conjunction with media partners IRIS.xyz and ETF Trends.

The survey, conducted as part of an [IRIS.xyz-ETF Trends Webinar](#) about using epigenetics to underwrite life insurance, found that 97 percent of respondents thought it was likely or very likely that their clients would submit saliva to get a better price for their life insurance. And 82 percent said clients would submit saliva to automate and streamline the underwriting process.

The survey results were striking because almost 20 percent of the 200 attendees had provided saliva samples themselves for consumer services like 23andMe.com and Ancestry.com to assess their own genetic makeup and ancestry. The survey indicated that while less than 30 percent of participants said they had heard of "epigenetics" before participating in the webinar, they were all still interested in the science and the results it could produce.

"We believe there is an enormous opportunity for applying cutting-edge science into financial planning tools such as life insurance," said Jon Sabes, CEO of Life Epigenetics. "This survey is a strong indication of how open minded and interested consumers are in learning more about what science can tell them about their own biology to help them improve their lives. You would have to be living in a hole not to recognize the radical improvements technology is making in our daily lives, so why wouldn't it be the case here?"

The new field of epigenetic science is quickly opening new insights into health and wellness that no one envisioned five years ago. The scientific field is developing rapidly now because of the continued advances in computing power and high throughput bio-technology.

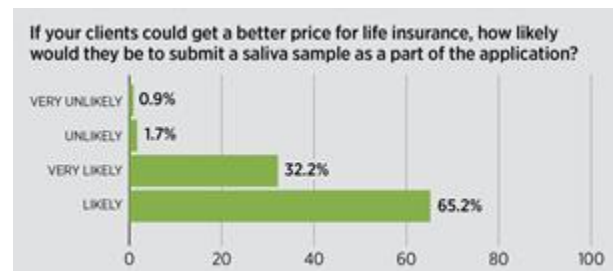
"The application of predictive technology to financial planning is a natural next step," Sabes said. "Knowing more about your health and wellness can help people make important decisions about their future that should include the means to pay for it."

Life Epigenetics is pioneering the move to apply epigenetic analysis to measuring health and wellness for the life insurance industry. The company has been collecting epigenetic information from the owners of life insurance for a year, making it the first insurtech company to begin applying its DNA methylation-based predictor of mortality technology (M-Panel technology). In October 2017, Life Epigenetics announced that it was working to introduce pilot programs with two major life insurance companies to test its epigenetic M-Panel technology against traditional underwriting methods.

Life Epigenetics holds the exclusive license for lifespan-predictive technology developed by Dr. Steve Horvath at the University of California, Los Angeles (UCLA) for the life insurance and financial services industries. Under the direction of Life Epigenetics' Chief Science Officer Dr. Brian Chen, Life Epigenetics has continued research into the application of epigenetics to the health and wellness industries. Dr. Chen is first author in Dr. Horvath's original research on M-Panel technology and the biological clock.

About Life Epigenetics

Life Epigenetics is the insurtech subsidiary of GWG Holdings, Inc. (Nasdaq:GWGH) that is dedicated to creating transformational technology for the



Insurance customers would provide saliva for better price - Life Epigenetics



Life Epigenetics CEO Jon Sabes

life insurance industry based on advanced epigenetic science. The company's "DNA methylation-based predictor of mortality technology," exclusively licensed from the University of California, Los Angeles (UCLA), provides unprecedented new insight into longevity using epigenetics.

For more information about Life Epigenetics, Inc., visit www.lifeegx.com

About GWG Holdings, Inc.

GWG Holdings, Inc. (Nasdaq:GWGH) is a financial services company committed to transforming the life insurance industry through disruptive and innovative products and services. The company owns Life Epigenetics and GWG Life. GWG Life is developing a suite of new longevity-based products for consumers and financial advisors under the LifeCare Xchange (LCX). The LifeCare Xchange provides consumers owning life insurance with the opportunity to exchange their life insurance into products that can be used to pay for long-term care and meet other retirement financial needs. Life Epigenetics is developing transformative M-Panel epigenetic technology to disrupt traditional life insurance underwriting practices. Since 2006, GWG Life has provided seniors over \$436 million in exchange value for their life insurance and, as of Sept. 30, 2017, owns a portfolio of over \$1.6 billion in face value of policy benefits.

Photos accompanying this announcement are available at

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