Framingham Heart Study. National Heart Lung and Blood Institute, available from <http://www.nhlbi.nih.gov/about/framingham/>; Internet, accessed August 17, 2005.

2 The Framingham Heart Study: The Town that Changed America’s Heart available from <http://www.framingham.com/heart/backgrnd.htm>; Internet, accessed June 2, 2005.

3 Third Generation Cohort, [www.framinghamheartstudy.org/participants/genthree.html](http://www.framinghamheartstudy.org/participants/genthree.html), Internet accessed October 15.2012.

4 The Society of Actuaries, available from, <http://www.soa.org>; Internet accessed, May 12, 2005.

5 The Society of Actuaries. 1990-1995 Basic Select and Ultimate Mortality Tables for Individual Life Insurance, available from <http://www.soa.org/ccm/content/research-publications/experience-studies-tools/1990-95-basic-select-and-ultimate-mortality-tables-for-individual-life-insurance/>; Internet accessed, July 15, 2005.

6 http://www.soa.org/Research/Experience-Study/Ind-Life/Mortality/02-04-iindividual-life-exp-rpt.aspx. Internet accessed October 15, 2012

7  PRiMA: Preferred Risk Mortality Analyzer pricing model software. Ingle, Doug, Wylde, David co-creators.

8 D.R. Cox. Regression Models and Life-Tables. Journal of the Royal Statistical Society. Vol. 34, No. 2 (1972) pp 187-220.

9 Palmer et al. Relation Between Blood Pressure and Stroke Mortality. Hypertension 1992;20:601-605.

10 Rogers OH, Hunter A. The Numerical Method of Determining the Value of Risks for Life Insurance. Report of Joint Meeting of Life Insurance Medical Directors and Actuarial Society of America Vol. XX, Part Two No 62. Transactions. October 23-24, 1919. Pgs. 273-332.

11 Anderson et al. An Updated Coronary Risk Profile. Circulation 1991;83:1:356-362.

12 Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure, available from <http://hyper.ahajournals.org/cgi/content/full/42/6/1206>; Internet accessed, December 2, 2005.

13 Detection Evaluation and Treatment of High Blood Cholesterol in Adults (Adult Treatment Panel III) Final Report, National Cholesterol Education Program, available from <http://www.nhlbi.nih.gov/guidelines/cholesterol/atp3full.pdf>; Internet accessed, September 21, 2005.

14 Detection Evaluation and Treatment of High Blood Cholesterol in Adults (Adult Treatment Panel III) Final Report, National Cholesterol Education Program, available from <http://www.nhlbi.nih.gov/guidelines/cholesterol/atp3full.pdf>; p. II-4; Internet accessed, September 21, 2005.

15 Fried, L et al. Risk Factors for 5-year Mortality in Older Adults. JAMA. 1998;279:585-592.

16 Build Study 1979. New York: Society of Actuaries/Assoc of Life Insur Med Dirs of America, 1980.

17 Traffic Accident Risk Factors, DMV California, available from <http://www.dmv.ca.gov/about/profile/rd/resnotes/traffic.htm>; Internet accessed, September 23, 2005.

18 U.S. Air Carrier Operations Calendar Year 2000, Annual Review of Aircraft Accident Data, NTSB/ARC-04/01, National Transportation Safety Board, available from <http://www.ntsb.gov/publictn/2004/ARC0401.pdf>; Internet accessed December 26, 2005.

19 Easton, D., Ford, D., Bishop, D., and the Breast Cancer Linkage Consortium. Breast and ovarian cancer incidence in BRCA1-mutation carriers. Am. J. Hum. Genet. 56: 265-271, 1995.

20 Lloyd-Jones et al, Parental Cardiovascular Disease as a Risk Factor for Cardiovascular Disease in Middle-aged Adults. JAMA, May 12, 2004:291;2204-2211.

21 Myers et al. Parental history is an independent risk factor for coronary artery disease: The Framingham Study. Am Heart J., 1990;120:4:963-969.

22 Williams R. et al, Usefulness of Cardiovascular Family History Data for Population-Based Preventive Medicine and Medical Research (The Health Family Tree Study and the NHLBI Family Heart Study). Am J Cardiol 2001;87:129-135.

23 Khaw, D.T. , Barrett-Connor E. Family History of Stroke as an Independent Predictor of Ischemic Heart Disease in Men and Stroke in Women. American Journal of Epidemiology. 123;1:59-66.

24 Lynch, H. et al. Hereditary Cancer in Adults. Cancer Detection and Prevention. 19(3):219-233.

25 Scheuner, MT. et al. Family History: A comprehensive Genetic Risk Assessment Method for the Chronic Conditions of Adulthood. Am J Med Genet.. 71:315-324, (1997).

26 Polycystic Kidney Disease. National Kidney and Urologic Diseases Information Clearinghouse (NKUDIC). available from <http://kidney.niddk.nih.gov/kudiseases/pubs/polycystic/>; Internet accessed, December 26, 2005.

27 Easton, D., Ford, D., Bishop, D., and the Breast Cancer Linkage Consortium. Breast and ovarian cancer incidence in BRCA1-mutation carriers. Am. J. Hum. Genet. 56: 265-271, 1995.

28 MMWR. September 10, 2009: Vol. 59, No. 35

29 Killer debt: Study shows link between debt and mortality rates. <https://phys.org/news/2017-01-killer-debt-link-mortality.html>. Internet accessed December 18, 2017.

30 <https://en.oxforddictionaries.com/definition/continuum>. Internet accesses January 2, 2018.

31 Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure, available from <http://hyper.ahajournals.org/cgi/content/full/42/6/1206>; Internet accessed, January 2, 2018.

32 <https://www.webopedia.com/TERM/P/predictive_analytics.html>. Accessed January 2, 2018.

33 Fried, L et al. Risk Factors for 5-year Mortality in Older Adults. JAMA. 1998;279:585-592

34 Anderson et al. An Updated Coronary Risk Profile. Circulation 1991;83:1:356-362.