LifeCorp Corporate Governance

# Individualized Forecasting: Assurance Conditions and Open Findings

Source classification: Internal — Restricted Distribution. Selected findings approved for the governance record. This is an internal review, funded and performed by LifeCorp; it is not independent certification. Unreleased technical annexes are outside this copy.

## Scope and evidence supplied

Intelligence Governance reviewed the September 30 technical record, prospective ledger samples, task-register controls and the routine transport configuration. MIRROR is maintained by Lattice Research & Evaluation. The review distinguishes evidence for a frozen prototype from a proposed foundation-backbone migration. No blanket approval attaches to a resident representation merely because one task performs adequately.

## Supported use and controls adopted

The routine transport evidence supports limited exception triage with a human coordinator, using the validated configuration and permitted sources. The ledger preserves forecasts before outcome ingestion and retains model versions. Operations implemented read-only access for coordinators to the task forecast, purpose-limited event feeds, rollback and access logs. Pending-outcome windows are excluded from optimization. Material backbone changes, new endpoints and high-impact domains require renewed approval.

The review requires a resident correction to reach cached representations and relying tasks, not just the source display. The May 2024 record-provenance procedure governs that propagation. Private archive uploads and memorial material remain excluded even where they would improve prediction. Community planning can use separately authorized participation events but cannot repurpose the matching programme as permission to read private relationships or letters.

## Synthetic consultation and high-impact decisions

A synthetic response may identify a question missing from a consultation plan. It cannot be counted as a resident response, a vote, an acceptance or a consent record. Actual consent must come from the affected person through the applicable process. A forecast cannot authorize departure, determine a housing right or override the appointment-access restriction. Human reviewers must document the resident evidence and alternatives they considered, including material reasons for departing from a recommendation.

The capability to anticipate a response also affects which choices reach the person. Review must examine presentation, available alternatives and timing, rather than test only whether a real signature exists. Predicted acceptance is insufficient evidence of comprehension. Use of an acceptance proxy to suppress required explanation is prohibited.

## Commercial research and VEIL boundary

Internal campaign research may compare modeled offer trajectories using authorized commercial service data; no advertisers receive resident-specific models, private communications or identifiable prediction ledgers. Research output is aggregated under the approved disclosure controls, with re-identification and small-group risks reviewed before release. Simulated exposed/unexposed differences are hypotheses, not causal lift; a separate appropriately authorized evaluation is needed for a causal claim. No commercial improvement figure is certified here.

VEIL governs delivery and permitted presentation. It remains a research and policy programme, not a deployed universal browser standard. MIRROR operates upstream; research does not grant permission to deliver a suppressed placement or bill a withheld view. Attention Essential, Premium and Executive levels, Partner Discretion and their contribution schedules remain unchanged. Existing suppression controls delivery categories; it does not generally delete a lawful service model. Where a specific profiling or data-use prohibition applies, it applies to MIRROR as well.

A required institutional notice has its own purpose and must retain required information. A partner offer cannot be relabeled as a service notice to evade suppression. Broader resident information permissions do not override private memorial or personal-archive restrictions. Protecting source records alone leaves a separate question about permitted uses of derived forecasts; that question remains assigned to the relevant task authority.

## Open findings and implementation consequences

Evidence is insufficient for major life transitions, unvalidated population scenarios and claims that fewer objections mean better understanding. Those uses remain outside approval. Routine drift may justify checking service data or offering contact, never an automatic penalty, LifeScore reduction or restriction on an independent relationship. A coordinator must ask what assistance, if any, is wanted.

Operations accepted the narrower deployment boundary and retained manual capacity for excluded cases. Research must record changes in service availability when assessing drift. The open methodological finding is that calibration within an institution-shaped environment cannot identify choices under independent conditions. Further research may improve the estimate; it cannot turn an unobserved independent choice into a recorded resident decision.

## Publication context

https://lifecorp.org/archive/forecast-assisted-review