



GERONIMO.LIFE / DECISION TOOL

Longevity Investment Risk Checklist

A disciplined screen for clinics, diagnostics, supplements, protocols, devices, and experimental interventions.

Use it before you commit meaningful money, time, attention, or biological risk.

Independent. Evidence-led. Client-first.

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How to use the checklist

This is a decision-quality tool, not a verdict generator. A high score does not make an intervention effective or appropriate; a low score identifies unresolved risk.

1	Define the decision Write the exact purchase, intervention, provider, or test you are considering. Avoid evaluating a category in the abstract.
2	Score each screen Give 0 when the question is unresolved, 1 when evidence is partial, and 2 only when the answer is documented and satisfactory.
3	Respect stop signs Any critical red flag can outweigh the total score. Pause when safety, legality, identity, or conflicts cannot be verified.
4	Record the next action Proceed, proceed with conditions, obtain independent review, defer, or decline - and state why.

Write the decision

Decision / intervention	
Desired outcome	
Decision deadline	
Total first-year cost	
Best available alternative	

Score the investment

Score each row: 0 = unresolved or unsatisfactory, 1 = partial, 2 = documented and satisfactory.

#	SCREEN	WHAT GOOD LOOKS LIKE	0	1	2
1	Decision clarity	The exact decision, desired outcome, time horizon, and alternative options are written down.	☐	☐	☐
2	Evidence fit	Evidence applies to this intervention, dose, population, and outcome - not merely to a related ingredient or surrogate.	☐	☐	☐
3	Magnitude and uncertainty	Expected benefit is expressed in realistic terms, with uncertainty and limitations made explicit.	☐	☐	☐
4	Safety and oversight	Contraindications, adverse effects, monitoring, escalation, and licensed clinical oversight are addressed.	☐	☐	☐
5	Interactions and context	Current medications, supplements, diagnoses, training load, and other interventions have been considered together.	☐	☐	☐
6	Diagnostic utility	Any test result has a credible interpretation and would change a specific decision or action.	☐	☐	☐
7	Provider quality	Credentials, scope, protocols, emergency planning, and outcome reporting can be independently verified.	☐	☐	☐
8	Conflicts and incentives	Commissions, ownership, referral fees, subscriptions, and product margins are disclosed.	☐	☐	☐
9	Cost and opportunity	Full cost, recurring cost, travel/time burden, and what must be displaced from the budget are understood.	☐	☐	☐
10	Reversibility and review	There is a stop rule, review date, success measure, and low-friction exit if the intervention disappoints.	☐	☐	☐

TOTAL SCORE

____ / 20

Read the score cautiously

The score identifies decision readiness, not clinical benefit. Use the lowest-scoring domains to define the next questions.

0-7	Pause Material facts are missing. Do not commit until safety, evidence, provider quality, and incentives are clarified.
8-14	Proceed only with conditions The opportunity may be reasonable, but document the unresolved questions, monitoring plan, and stop rules first.
15-20	Better decision readiness The decision is more defensible, but the score is not an endorsement and cannot determine personal medical suitability.

Stop-sign red flags

!	Pressure to pay immediately, secrecy requirements, or claims that ordinary diligence is a sign of insufficient commitment.
!	Promises to diagnose, prevent, treat, reverse, or cure disease without a clearly lawful and substantiated basis.
!	No independent way to verify the provider, laboratory, product identity, ingredients, dose, or chain of custody.
!	Refusal to disclose adverse events, exclusions, conflicts, commissions, ownership, or refund and cancellation terms.
!	Recommendations to stop prescribed care or avoid licensed medical review.
!	Use of testimonials, celebrity association, patents, mechanistic plausibility, or animal data as if they establish human outcomes.
!	A test with no defined action threshold, or repeated testing that cannot change a decision.
!	No monitoring plan, no stop rule, or no credible response if the intervention causes harm or fails.

Questions worth asking

Ask for written answers and supporting documents. A credible provider should be comfortable with thoughtful scrutiny.

EVIDENCE	What exact outcome do you claim? What is the strongest human evidence for this exact product, protocol, dose, and population? What evidence argues against it?
BENEFIT	What is the expected absolute benefit, over what period, and for whom? Which outcomes are measured directly versus inferred from surrogates?
SAFETY	What are the known and plausible harms, contraindications, interactions, failure modes, and discontinuation criteria?
OVERSIGHT	Who is clinically responsible? What licenses, training, insurance, emergency procedures, and referral pathways apply?
QUALITY	How are identity, purity, calibration, handling, reproducibility, and chain of custody established? Can I review documentation?
CONFLICTS	Who profits from the recommendation, product, laboratory, financing, referral, renewal, or downstream care?
COST	What is the full first-year and recurring cost, including testing, travel, monitoring, subscriptions, and follow-up?
ACCOUNTABILITY	How do you define success, report outcomes and adverse events, handle complaints, and manage cancellations or refunds?

Make the reasoning auditable

Complete this page before committing. Revisit it at the review date to compare expectations with reality.

Decision	
Primary objective	
Strongest supporting evidence	
Strongest counter-evidence or uncertainty	
Key safety conditions and clinical oversight	
Conflicts and financial incentives	
Full cost and opportunity cost	
Success measure and review date	
Stop rule	
Final decision and rationale	

Independent review may be especially valuable when the decision is expensive, difficult to reverse, medically consequential, experimental, or promoted by a party with a financial interest.

Better decisions in a noisy longevity market

Geronimo.life provides independent, evidence-led decision support for individuals, families, executives, and organizations evaluating complex longevity and wellness choices.

Need an independent review?

A Clarity Intensive examines the evidence, risks, incentives, alternatives, and practical next steps around a specific decision.

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Important notice

This checklist is for general educational and decision-support purposes only. It is not medical advice, diagnosis, treatment, financial advice, legal advice, or a substitute for care from qualified licensed professionals. No score establishes that a product, provider, test, or intervention is safe, effective, lawful, or appropriate for any person. Consult appropriate clinicians and other professional advisers before making decisions that may affect health, medications, finances, privacy, or legal rights. Geronimo.life does not sell the products evaluated through this checklist and does not accept commissions for recommending them.

Version 1.0 | August 2026