age = 52
kdl = 5.73
tobacco = 12
typeA = 49

$$\eta_1 = -6.33 + 0.055(52) + 0.179(5.73) + 0.037(49) + 0.075(12)$$

$$\approx 0.3165$$

$$\hat{y} = \frac{\exp(0.3165)}{1 + \exp(0.3165)} = 0.5784$$

$$\hat{y} > 0.50 \quad \text{predict } 1$$

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age = 63
kdh = 4.41
tobacco = 0.01
typeA = 55

$$\eta_2 = -6.33 + 0.055(63) + 0.179(4.41) + 0.037(55) + 0.075(0.01)$$

$$\approx 0.0124$$

$$\hat{y} = \frac{\exp(0.0124)}{1 + \exp(0.0124)} = 0.5031$$

$$\hat{y} > 0.5 \quad \text{predict } 1.$$

very marginal