



Age Wise is a series of infographics to help individuals understand how life expectancy and the decisions they make impact their plans for a happy, healthy and well-funded retirement.



SOCIETY OF ACTUARIES

You may live much longer than you think.

Many people base their planning on what their grandparents or parents experienced, but **individual life expectancies have improved dramatically over the past century**. Current trends suggest that...



1 out of 3 males



1 out of 2 females

who are in their mid-50s today **will live to be 90**

Will your **retirement income plan** be enough?

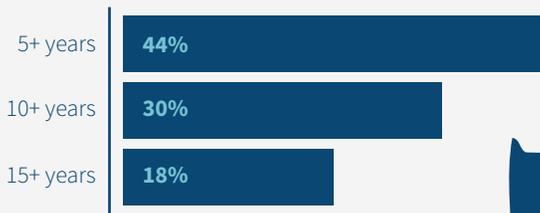
It's not just luck or genes.

Some **factors** that influence how long you live may be **beyond your control**. Others depend upon the **choices you make** every day. A successful retirement plan will address both.

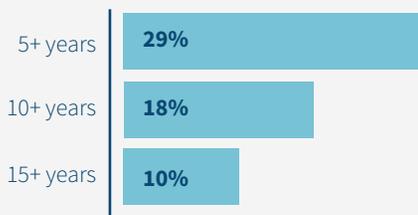
Couples should consider their combined planning timeline.

For a couple who are 65 today...

Odds a wife outlives her husband by...



Odds a husband outlives his wife by ...



25% will die within **5 years** of each other, and there is a **50%** chance that **one person** in the couple will be **alive at 92**.



- Personal Health & Safety Habits
- Medical Knowledge & Access to It
- Social Connections
- Genes / Gender
- Compliance with Medical Advice
- Prenatal & Childhood Conditions
- Education
- Health & Safety of Your Neighborhood