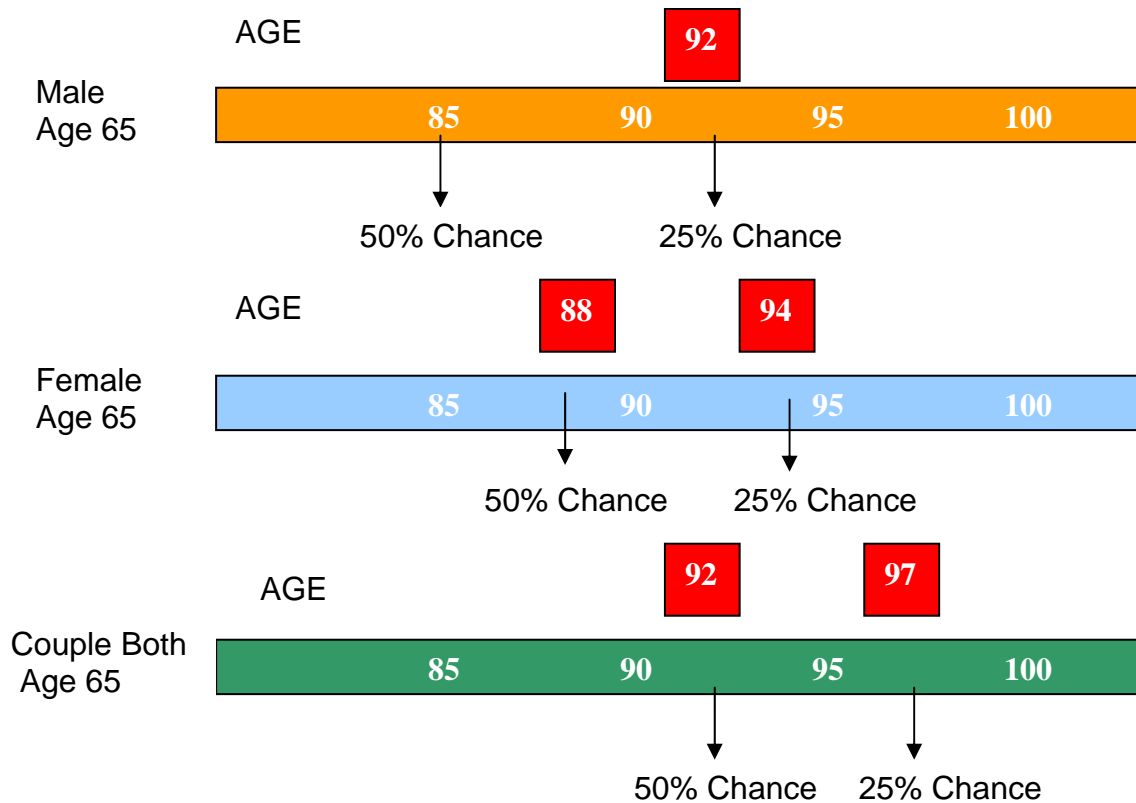


# Longevity Risk

When you are discussing the benefits of financial and retirement planning with your clients, you might want to talk with them about one of the key risks they face, “longevity risk”. As you can see in the chart below, people who have reached age 80 or 85 still have a high probability of living another 10-15 years. The Bottom Line: With longer life expectancies, your clients are going to have to save more, earlier in their lives in order to insure they have enough assets from which to generate income. In addition, the need to plan for Long-Term Care becomes even more apparent as life expectancies increase. We have some great ideas and products to help you help your clients. (By the way, do you know the anticipated life expectancies of today’s children?)

(Source: Annuity 2000 Mortality Table; Society of Actuaries)



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