



Mr and Mrs Client - Longevity

Prepared for: Mr and Mrs Client on 10/28/2024

Longevity

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Life Expectancy

88
Mr Client
Age 65 | Male

90
Mrs Client
Age 65 | Female

93/93
Joint

Life Expectancy is a single age that represents the average age you may live to. 50% of people like you live beyond this age and 50% do not live to this age. It is rare an individual lives to their exact life expectancy.

Longevity

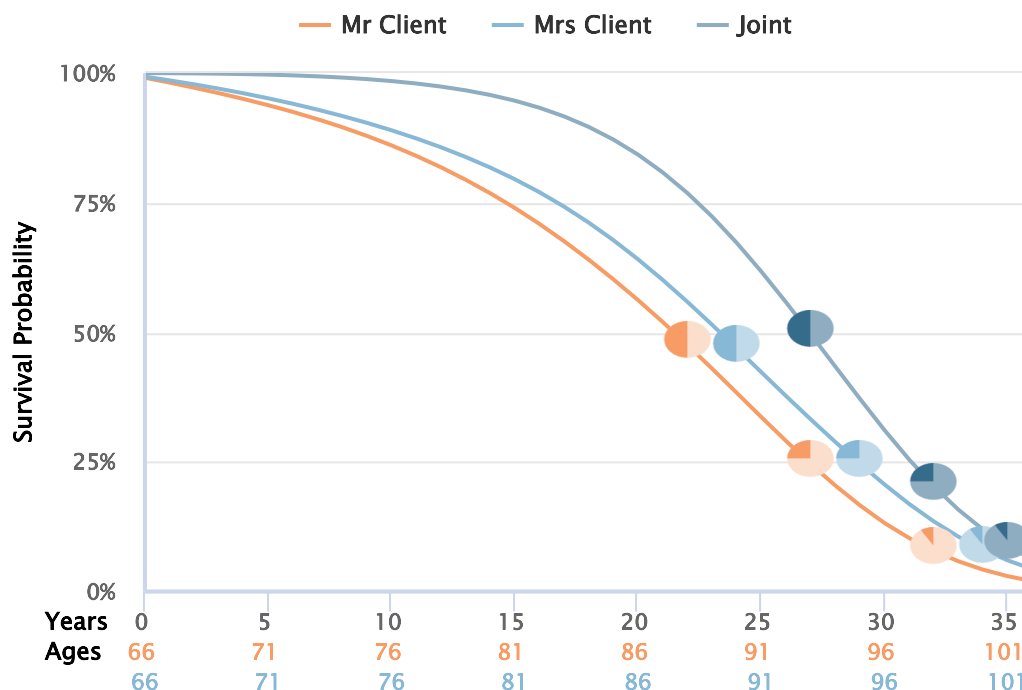
Longevity is an enhanced analysis of the likelihood of living to any future age. You should consider the chance you may live much longer than your average (50% probability) life expectancy. If you desire a more cautious and prudent plan, you should consider the 25% or 10% survival age.

Joint Longevity: In addition to understanding life expectancy and longevity as individuals, consider the unique situation specific to a couple. The common practice of planning for each individual may significantly underestimate the age at least one of you will live. A joint analysis reflects the increased likelihood one of you is highly likely to outlive the other, and you should account for this scenario in your planning horizon.

Meeting Lifetime Income Needs: Consider products that provide lifetime income, including annuities, to meet your retirement income needs. The longer you live, the more payments and return on your investment you will receive.

Source: Annuity 2012 Mortality Tables, Society of Actuaries. This table consists of annual mortality rates by age and gender. Actuarial math is used to determine the resulting life expectancy table and survival probability analysis shown. Joint analysis is based on the younger of the two individual lives.

Disclosure: The purpose of this educational tool is to provide an estimate of how long you and your spouse might live. The information is intended to provide reasonable estimates; however, you and your spouse's actual lifetime can differ significantly from these estimates.



Longevity Analysis

Mr Client

📅 10/09/1959

- 50% 88
- 25% 93
- 10% 98

Mrs Client

📅 01/01/1959

- 50% 90
- 25% 95
- 10% 100

Joint

- 50% 93/93
- 25% 98/98
- 10% 101/101