

Will You Outlive Your Money?

Planning—and investing—for the possibility of a long retirement is your #1 priority.

Because Americans are living longer and healthier lives, your money may have to last a long time.

In the past century, life expectancies at birth in the U.S. increased by about 65%—almost 30 years. If you're 55, you can expect to live, on average, another 22 years if you're a man, and another 27 years if you're a woman.¹

And there's a good chance you'll live even longer.

Now it's important to consider what it would take for 30 - 40 or more years of income — instead of 15.

The Soaring Population of Americans over Age 65	
Year	Millions
1900	3.1
1920	4.9
1940	9.0
1960	16.7
1980	25.7
2000	35.0
2020	54.6

Source: U.S. Department of Health and Human Services

The Likelihood of a Long Life — Chances of Living Past 65			
To Age:	Single Female	Single Male	At Least One Member of a Couple
70	96%	94%	99%
75	90%	84%	98%
80	81%	71%	94%
85	65%	53%	83%
90	45%	34%	63%
95	23%	17%	35%

U.S. Census Bureau, Statistical Abstract of the U.S.
Data by Society of Actuaries

- Not a Deposit
- Not Insured by Any Government Agency
- Not FDIC Insured
- No Bank Guarantee
- May Lose Value

¹ Source: National Center for Health Statistics, 2007

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Mutual funds are subject to risks and fluctuate in value.

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