LIFE EXPECTANCY STATISTICS

Life expectancy at birth in 1900 was 47 years. In 1993, it was 75. People are living longer than ever before, increasing the need for extended financial security. This table shows average life expectancies, based on current available statistics.

| CURRENT AGE | EXPECTED TO LIVE TO | ADDITIONAL YEARS |
|-------------|---------------------|------------------|
| 25 | 84 | 59 |
| 30 | 84 | 54 |
| 35 | 83 | 49 |
| 40 | 84 | 44 |
| 45 | 85 | 40 |
| 50 | 85 | 35 |
| 55 | 85 | 30 |
| 60 | 86 | 26 |
| 65 | 87 | 22 |
| 70 | 88 | 18 |
| 75 | 89 | 14 |

The most important thing to remember about life expectancy is that it doesn't lock in at birth. As you get older, the age to which you're expected to live gets higher because the people in your age group who have died are no longer counted in the equation. For that reason, you can't just check your life expectancy at age 65 and base your planning on that for the rest of your life.

For example, the life expectancy at birth for males born in 1931 was 59. Those who lived to age 30 then had a life expectancy of 84. At age 65, those remaining can no anticipate living not two but 12 more years to age 87. And once they reach 70, their life expectancy increases to 88!

Keep in mind that life expectancy figures are conservative. Individuals who don't smoke, maintain a healthy weight and keep their blood pressure and cholesterol under control with diet and exercise could live ten to 15 years longer.