



## 1. How Long Will Your Portfolio Need to Provide for You?

The table below shows total life expectancies for Americans, based on current age. We believe these projections likely underestimate how long people will actually live given ongoing medical advancements. And don't forget these are projections of average life expectancy—planning for the average is not sufficient since about half of people in each bracket are expected to live even longer. Factors such as current health and heredity can also cause individual life expectancies to vary widely.

The bottom line? Your time horizon may be much longer than you realize. Prepare to live a long time and make sure you have enough money to maintain your lifestyle.

### Average Life Expectancy\*

Current Age	Life Expectancy	Current Age	Life Expectancy	Current Age	Life Expectancy	Current Age	Life Expectancy
51	82	61	83	71	86	81	90
52	82	62	84	72	86	82	90
53	82	63	84	73	86	83	91
54	82	64	84	74	87	84	91
55	82	65	84	75	87	85	92
56	82	66	84	76	88	86	92
57	83	67	85	77	88	87	93
58	83	68	85	78	88	88	93
59	83	69	85	79	89	89	94
60	83	70	86	80	89	90	95

\*Source: 2011 US Total Population Life Table (revised as of 09/22/2015), National Vital Statistics Reports, Volume 64, Number 11. Life expectancy rounded to nearest year.