

Importance of Planning for Retirement

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Why Is It Important to Plan Ahead for Retirement?

Some people think that retirement planning isn't important because they won't live until retirement.

Consider...

Of 100 Men Who Are Age:	Their Odds of Living to Retirement at Age 65 Are:	Of 100 Woman Who Are Age:	Their Odds of Living to Retirement at Age 65 Are:
30	84%	30	87%
40	85%	40	88%
50	88%	50	90%
60	94%	60	95%

Source: 2001 Commissioners' Standard Ordinary Mortality Table; based on composite data (combination of smokers, nonsmokers and smoking status unknown); age nearest birthday

Not only will the vast majority of us live to reach retirement at age 65, but with advances in medical technology, we can also expect to live a substantial number of years after retirement.

Consider...

A Man Who Is Currently Age:	Has a Life Expectancy of Age:	A Woman Who Is Currently Age:	Has a Life Expectancy of Age:
30	78	30	82
40	78	40	82
50	79	50	83
60	81	60	84
65	82	65	85

Source: 2001 Commissioners' Standard Ordinary Mortality Table; based on composite data (combination of smokers, nonsmokers and smoking status unknown); age nearest birthday