

The reality is that you could end up living a lot longer than you may think.

Probability of Living to Specified Ages

	Age 90	Age 95	Age 100
65-Year-Old Female	53%	31%	12%
65-Year-Old Male	43%	21%	6%

Source: Society of Actuaries 2012 Individual Annuitant Mortality Tables (Age Nearest, with Scale G mortality improvement).

Assuming a couple, both age 65, there is a:

- **50%** chance that one spouse will live to age **93**
- **25%** chance that one spouse will live to age **97**

Source: Society of Actuaries 2012 Individual Annuitant Mortality Tables.

PLAN FOR A LONG RETIREMENT

Consider the probabilities of a 65-year-old living well into his or her 90s—if not to age 100.

- Nearly a **1 in 3 chance** a 65-year-old female will live to 95
- **1 in 5 chance** a 65-year-old male will live to 95

This could mean spending three or four decades retired and without a regular paycheck.