Consider the Odds of a Business Owner Dying Prior to Age 65:

Here are the statistical chances of death prior to age 65 of owners in a business. Column one shows the chances if there is just one owner; column two shows the chance of one death when there are two owners; column three shows the chance of one death when there are three owners.

Column One		Column Two			Column Three							
If the owner'	Then the chance of		es of two	Then the chance that one of them	With three owners, here are the chances that one owner will die prior to age 65:							
s age is:	death by age 65 is:	owners are:		will die prior to age 65 is:	Ages			Chance	Ages			Chance
30	28%	30	30	48%	30	30	30	63%	35	45	60	51%
35	27%	30	40	47%	30	30	40	62%	35	50	55	54%
40	26%	30	50	44%	30	30	50	60%	35	55	55	51%
45	24%	30	60	36%	30	30	60	54%	35	60	60	43%
50	22%	35	40	46%	30	35	40	61%	40	40	45	59%
55	18%	35	50	43%	30	35	50	59%	40	40	55	55%
60	17%	35	60	35%	30	35	60	54%	40	45	45	58%
		40	45	44%	30	40	45	60%	40	45	55	54%
		40	55	39%	30	40	55	56%	40	50	50	55%
		45	45	43%	30	45	45	59%	40	50	60	49%
		45	55	38%	30	45	55	56%	40	55	60	46%
		50	50	39%	30	50	50	56%	45	45	45	57%
		50	60	31%	30	50	60	50%	45	45	55	53%
		55	60	27%	30	55	60	48%	45	50	50	54%
		60	60	22%	35	35	35	61%	45	50	60	48%
					35	35	45	60%	45	55	60	45%
					35	35	55	57%	50	50	50	53%
					35	40	40	60%	50	50	60	46%
					35	40	50	58%	50	55	60	44%
					35	40	60	52%	55	55	55	45%
Source: Commissioners Standard Mortality Table					35	45	50	57%	55	60	60	36%

Are you willing to gamble the financial security of your family and business on these odds?

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