Importance of Planning for Retirement

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:
30	84%
40	85%
50	88%
60	94%

Of 100 Woman Who Are Age:	Their Odds of Living to Retirement at Age 65 Are:
30	87%
40	88%
50	90%
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:
30	78
40	78
50	79
60	81
65	82

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

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

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