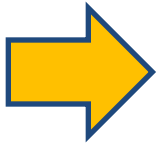


Life expectancy in the US: What you need to know



INNOVATION and advances in health care delivery have created a steady increase in life expectancy at birth and older ages. Numerous studies show that health expenses tend to be significantly greater during later years of life, particularly during retirement. As a result of this growing life expectancy, a financial advisor must reasonably expect their clients’ anticipated healthcare expenses to play a more substantial role during the planning phase. In 2016 it is **critical** for an advisor to introduce health expenses into the conversation as early as possible to ensure the creation of a financial plan that is accurate and beneficial.

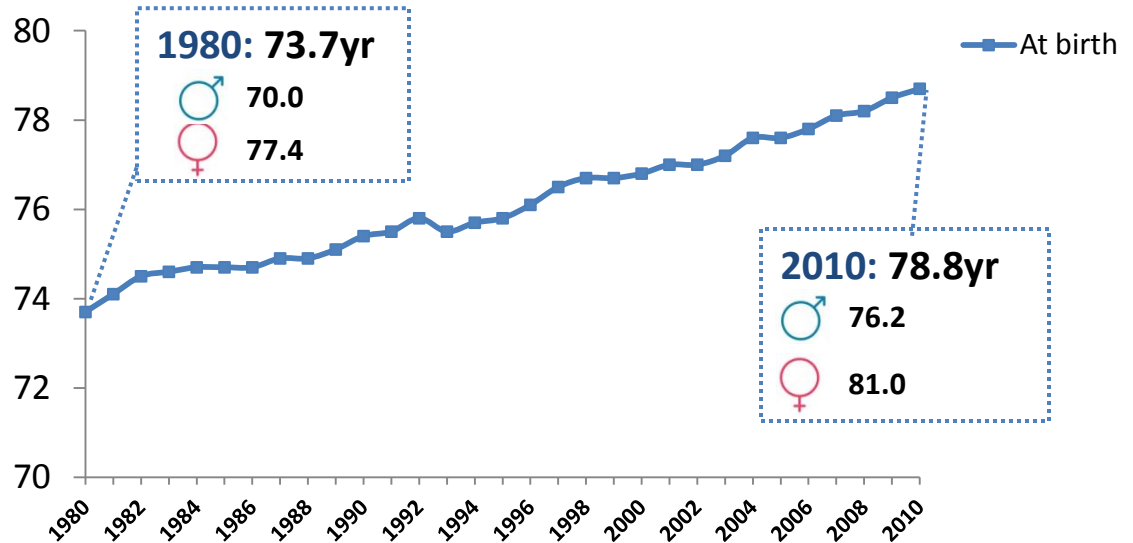
AT A GLANCE

Average life expectancy in the US is increasing.

Health expenses tend to be significantly higher later in life.

As a result, health expenses have a more substantial role in retirement planning.

Life Expectancy in the United States, 1980-2010



Source: The Centers for Disease Control and Prevention, 2016

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