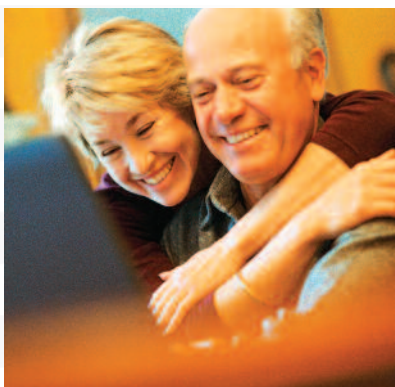


# A Longer Retirement— Will Your Savings Last?



With improvements in medical care and attention to healthy lifestyles, people in the United States are living longer than ever before. It is important to note that, as life spans are increasing, your investment horizon could be even longer than you might expect.

## Life Expectancy...We are Living Longer

Americans who are age 50 today have a 50% probability of reaching these ages:

- Men – Age 82
- Women – Age 85
- Couples (one will live until) – Age 87

Of course, half will live even longer than these ages!

- One of every five men age 50 will reach 90.
- Three of every ten women age 50 will live at least another 40 years.



These life spans continue to increase as you get older. If you are reasonably affluent and take care of your health, you are likely to live longer.

Interestingly, a study by the Society of Actuaries reports:

- 38% of retirees are concerned they will deplete their savings and have to live on their Social Security, yet...
- 67% of retirees underestimate the life expectancy of people their age.

So, as retirees live longer than anticipated, even more run the risk of outliving their savings.

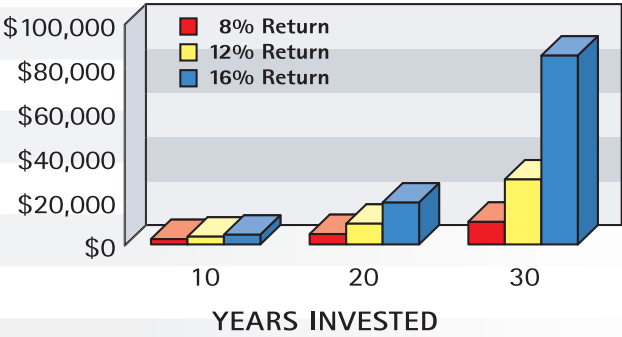
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Creating Wealth Through  
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# Rate of Return Matters!

It is helpful to understand the relationship between rate of return on your investment and your time horizon. We can chart the growth of a \$1,000 investment over time at various rates of return:

## Growth of \$1,000 Investment



- At 10 years, the 12% return builds to about 50% more than the 8% return, while the 16% return is about twice the 8% level.
- By 20 years the difference magnifies...a 12% return builds to over twice the 8% return, while the 16% return is more than double the 12% level.
- After 30 years a 12% return is now almost triple an 8% return, and a 16% return is almost triple a 12% return!



The longer the time horizon, the greater the impact of higher rates of return!

## Rate of Return Matters...Consider Real Estate!

**Our Mission:**  
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