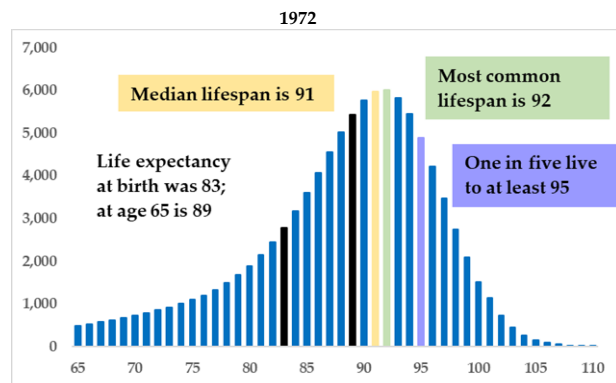
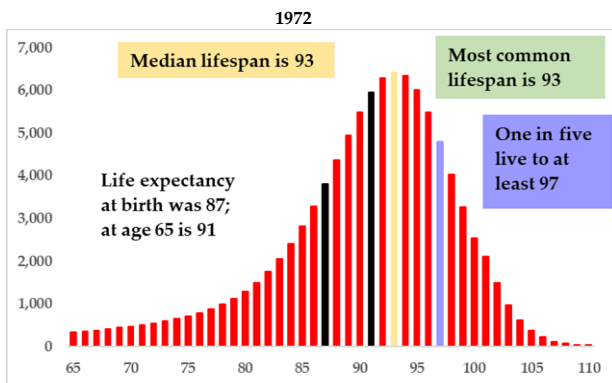
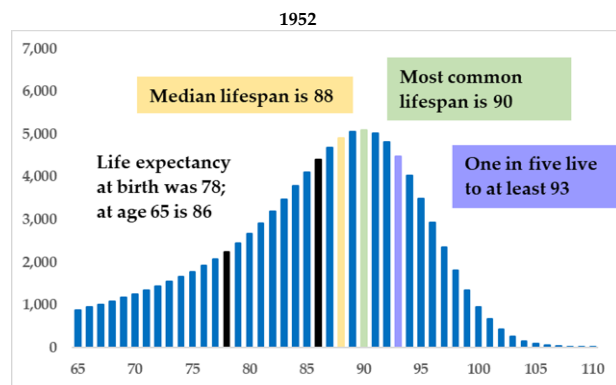
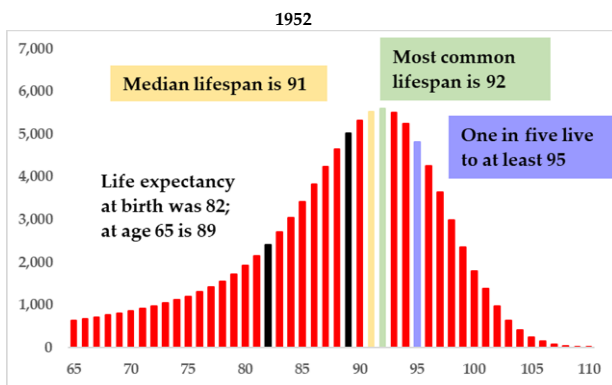
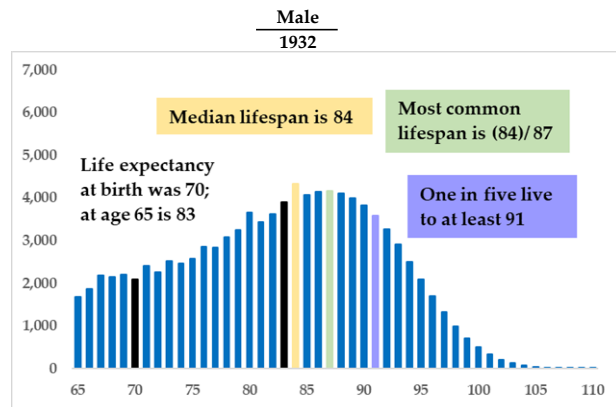
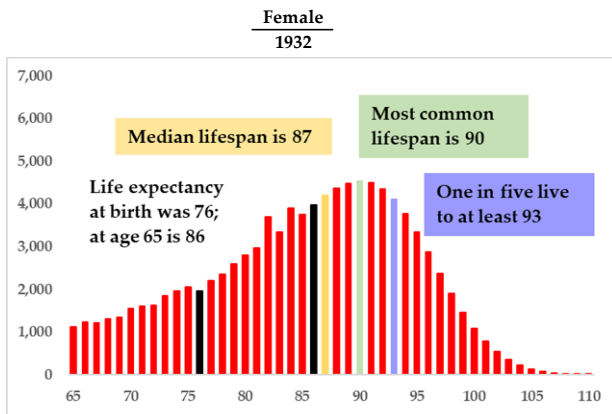


Estimated number of deaths at each age from 100,000 New Zealanders born in year shown, who reached (or are expected to reach) age 65



- Women, on average, live longer than men. Lifespans are getting longer over time.
- Ages at death are becoming more similar but uncertainty in age at death is extending to higher ages.
- Life expectancy, as the average of age at death, is not the only or best indicator of how long life might be, or how long retirement savings have to last.
- People in their 40s or older can use an estimate for their likely lifespan of 25 to 30 years after age 65 (to age 90 to 95). Testing a retirement plan to age 100 would be cautious for this group, and sensible for younger people, especially if female, with a healthy lifestyle and optimistic about genes.