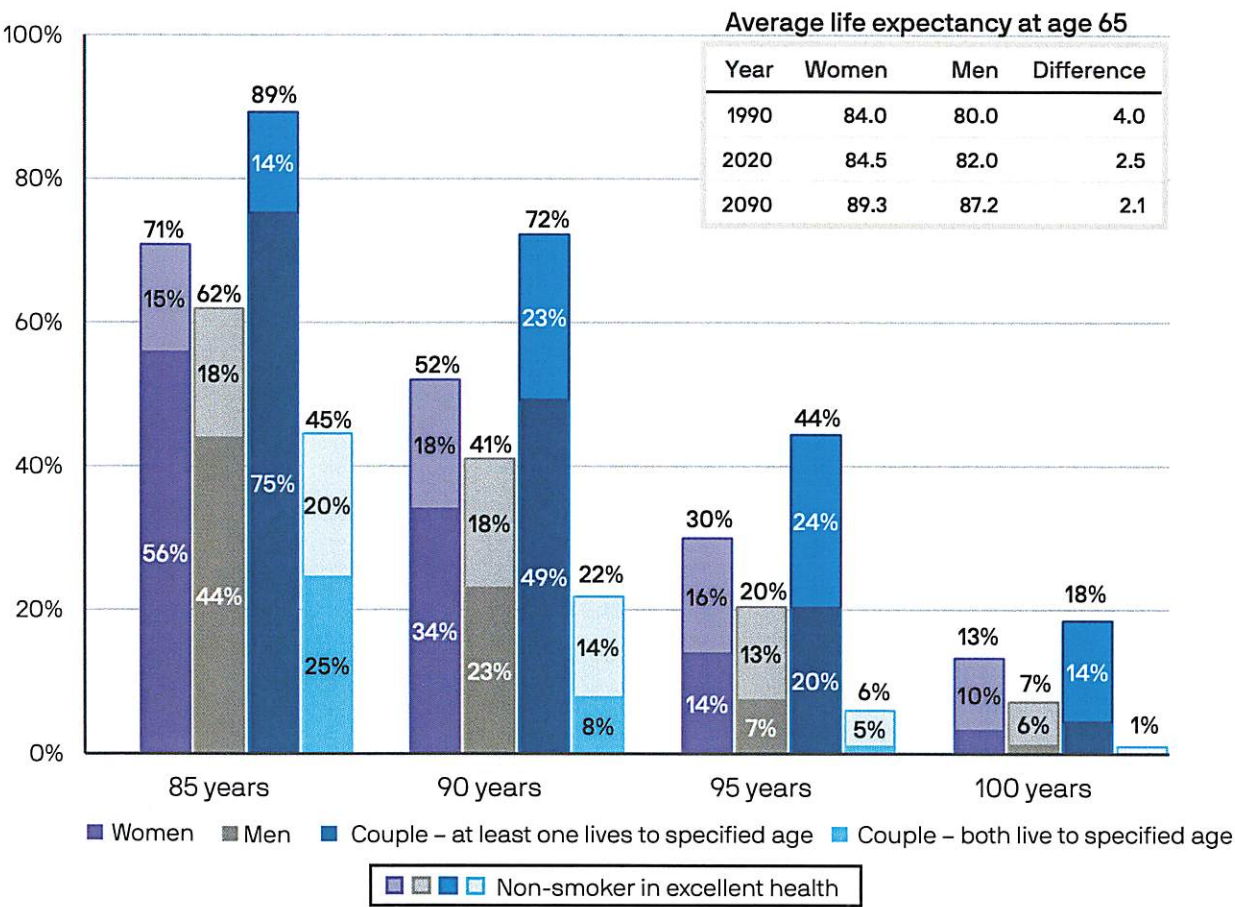




Life expectancy probabilities

If you're age 65 today, the probability of living to a specific age or beyond



Plan for longevity

Average life expectancy continues to increase and is a mid-point not an end-point. You may need to plan on the probability of living much longer – perhaps 35 years in retirement – particularly if you are a non-smoker in excellent health.

Investing a portion of your portfolio for growth is important to maintain your purchasing power over time.

Source (chart): Social Security Administration, Period Life Table, 2018 (published in the 2021 OASDI Trustees Report); American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator, <http://www.longevityillustrator.org/> (accessed January 14, 2022), J.P. Morgan Asset Management.
Source (table): Social Security Administration 2021 OASDI Trustees Report.
Probability at least one member of a same-sex female couple lives to age 95 is 26% and a same-sex male couple is 14%.