

YOUR HEALTH, LIFESTYLE, AND LONGEVITY

We all like to think that we are immortal and considering our longevity is no one's favourite subject, however, when you are financial planning it is important to have some idea of how long that you think that you will live. When we are preparing your financial plan and your lifetime cashflow we have used the assumption that you will live to be 100 but you might have a different idea based on your circumstances and your family history.

First think of an age that you think that might live to and write it down.

Then try the [Life Expectancy Calculator](#) and see how that differs from the number that you first thought of. The result is only an average and by definition, many of us won't live to the average age and many of us will live beyond it. The outliers have a one in ten chance of living ten years or more beyond the average.

What effect does that have on your financial planning?

We want to ensure that you have enough money to continue to enjoy the lifestyle that you want but we want to treat you as an individual and help you financially plan for your expectations. It might be unfair and misleading to plan to age 100 if no one in your family has lived beyond age 80 and you think that you are likely to live to a similar age.

Financial planning, lifetime cashflow, pension planning, annuity purchase, long term care costs, life assurance and other protection policies are all dependent on your health, your lifestyle, and your family history. Let us help you consider what you need to plan for and then add the 'fudge factor' in case you are one of the outliers. Then you can have a financial plan that suits you as an individual.

Considerations

- How tall are you?
- What is your weight?
- Do you smoke and if so how much? Have you ever been a regular smoker?
- Do you drink alcohol and if so do you drink excessively?
- How do you keep fit? What activities do you do to maintain your fitness?
- What do you do in your relaxation time? What are your hobbies? (especially dangerous sports and activities)
- Do you have any existing medical conditions or medical history which might affect your longevity?
- Considering your family (parents, brothers and sisters) is there any family medical history which you think might affect you? If any of them are deceased what ages were they when they died?

If you Google you will find that your health and longevity is largely determined by your genes so ideally you would start by choosing your parents. That choice was not yours to make but you have control over your lifestyle and if you make the right choices that should tip the balance in your favour.

We have asked you to consider your longevity to help you focus on your financial planning. When you have completed this document send it to us so that we can present you with a personalised financial plan.

