

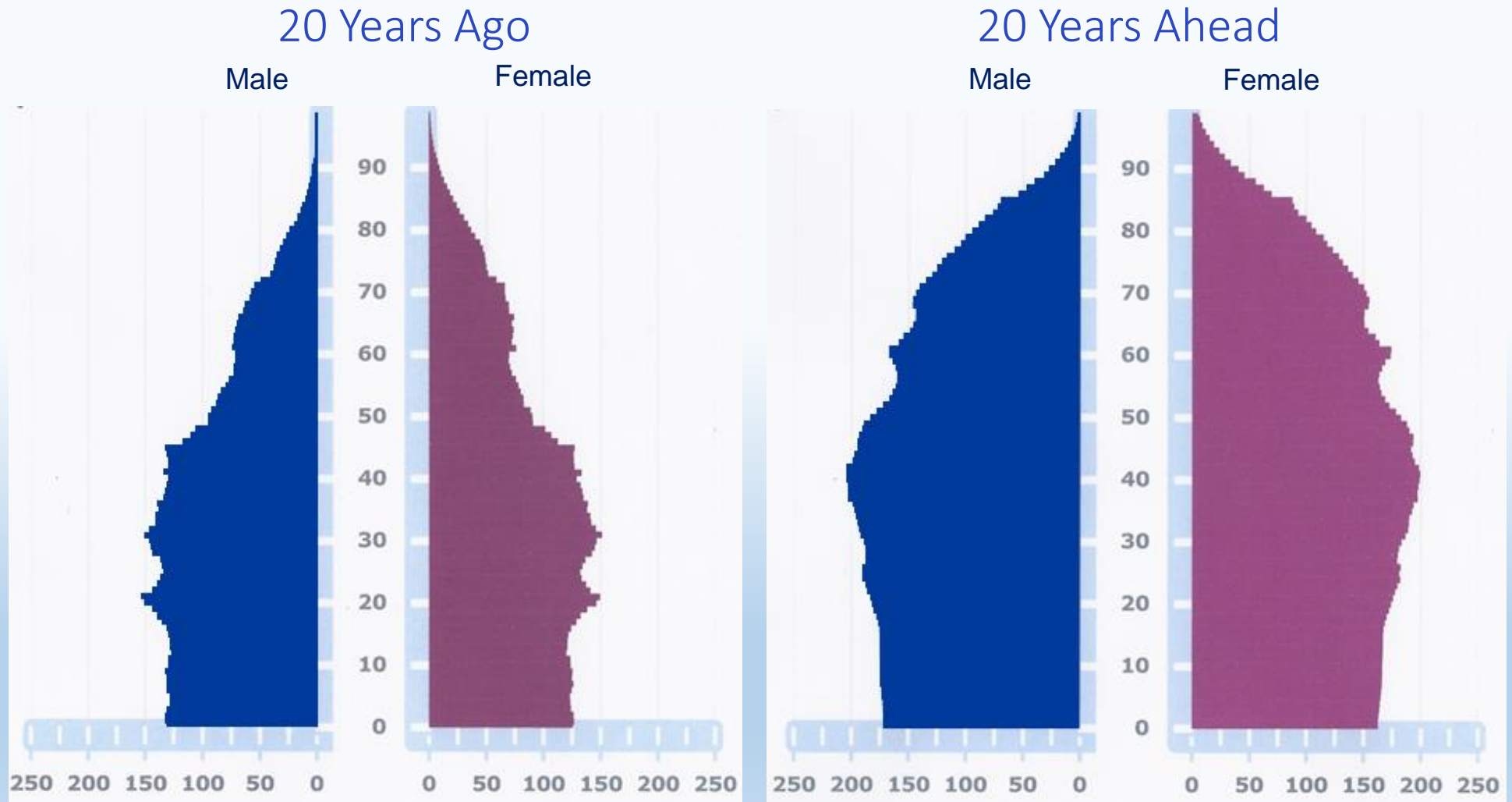
MY LONGEVITY

A scenic landscape featuring a vibrant rainbow arching across a blue sky with scattered white clouds. In the foreground, a paved road with white lane markings curves through a lush green field. In the middle ground, a small village with several houses is nestled in a valley. The background consists of rolling green hills and dense forests under a bright, sunny sky.

“My longevity is
the rest of my life”

David Williams

Australian Population by Age



Population in hundreds of thousands

Source: ABS

Longevity in Australia

By When	What Increased Longevity	Baby Longevity (Average)
Pre 1800	Very Little	40
1900	Less infections, disease	60
2000	Antibiotics, diet, less cancers, heart disease, strokes etc.	80
Today	Focus on the brain and genetics	82

Enabled by social change – infrastructure, education, laws, info sharing, funding etc

Longevity – Five perspectives

- Social priorities - different for cohorts, gender, end of life
- Economic consequences - who will pay, rise of aged care
- Behaviour - slower but capable and experienced
- Biological implications - can be managed: brain and body
- Political risk - short term thinking for long term issues

Initial Target Audience

- Over midlife (especially 55-75) – starting to reap their survival bonus

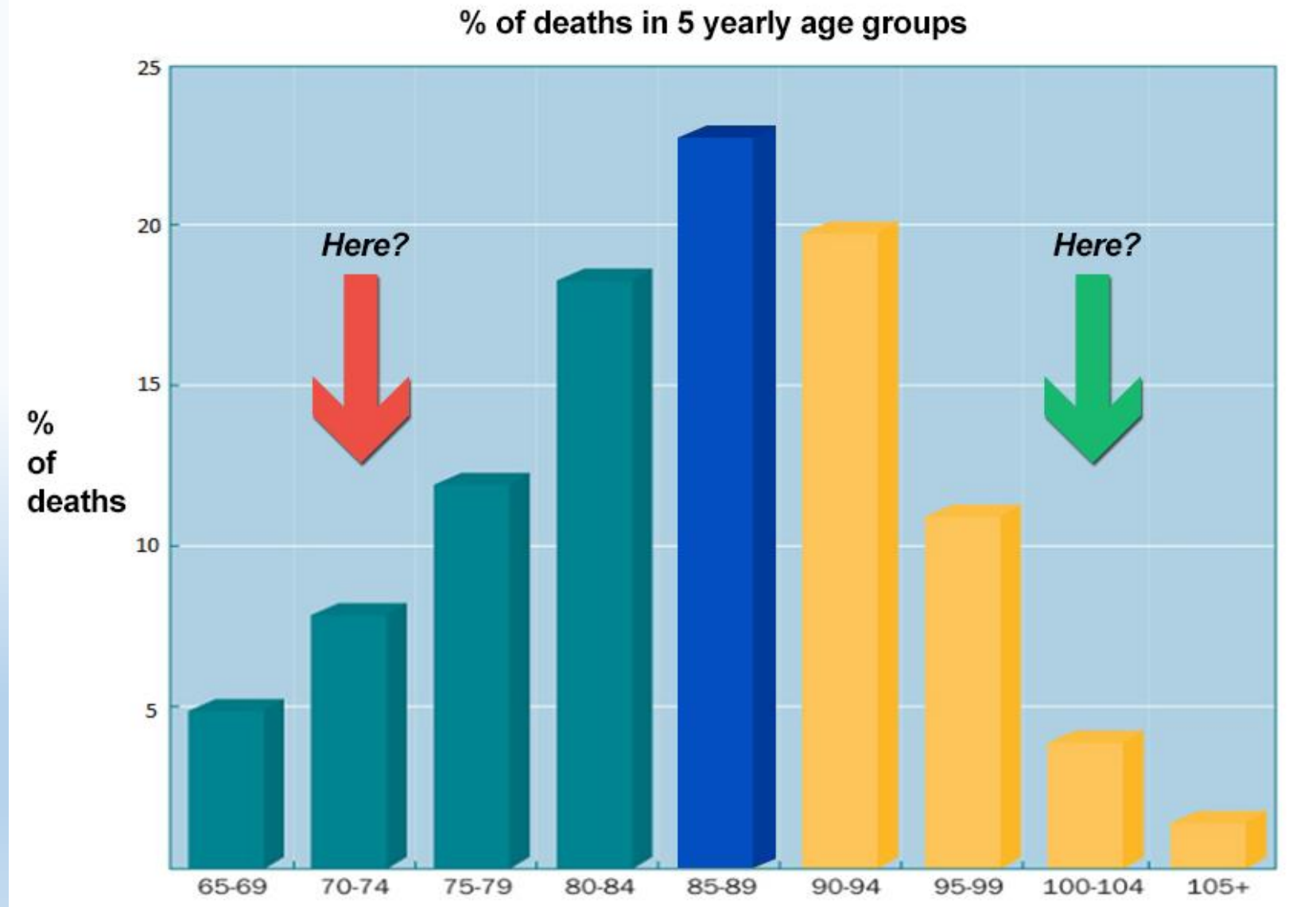
Survive to	25	45	65	85
Live to Men	81	82	84	91
Women	85	85	87	92

- Want to make the most of their remaining time
- Interested in taking more control of their future
- Internet capable

What about me?

My longevity is the rest of my life

Mortality of 65 years old in Australia



SHAPE Analyser

Surroundings

Health

Attitude

Parents

Eating

Plus socio-economic factors

What will it look like?

Source: Australian Institute of Health & Welfare, My Longevity

Age Now	Average Longevity	Able	Less able	Dependent	Average life span
65	21	10	7	4	86
75	13	5	4	4	88
85	7	2	2	3	92

Note:

Averages – only a broad indication: we become more different from each other with age

Gender – women average over 50% more dependent years than men

Survival bonus – the longer you live the longer you're likely to live, with less dependency

Dependency

Gender

Average dependent years

Age	65	75	85
Men	3.4	3.0	2.3
Women	5.6	5.1	4.1

Aged Care

- Staying at home (suitable?) and/or with family (whom?)
- In home or residential care (where/details/cost?)

Managing things - and you

- Enduring Power of Attorney
- Enduring Guardianship

Dependency

The very last stage

Beliefs-based approach. Trust/fate/ignorance

Be prepared – make your wishes known **early**

Wills

Guardianship and powers of attorney

Superannuation fund death benefit nominations

Control of trusts – family and SMSF

Final arrangements

Advanced care directives/statement of life – on or off?

Dying by choice, with dignity

After death

So, what's next?

Plan

Decide your time frame, why, and what you will do. Discuss with health advisers

Talk with your partner/family/friends about home, dependency, relationships, aged care and end of life issues

Decide who will manage things – and you – when you can't

Decide who gets what, why (and why not), when and how

Then

Discuss with financial advisers, estate planners. Make decisions.

Do it and review it

Personal Longevity Journey

- Why longevity is increasing
- What about me?
 - SHAPE Analyser
 - Stages
 - Key issues
- Steps to manage
 - Personal
 - Circumstances
- Liaising with advisers – medical, financial, legal

Longevity awareness



“Understanding the implications of increasing longevity and able to plan for it”

More important than financial literacy from midlife?

Is ‘longevity’ more meaningful than ‘age’ and ‘retirement’?



MY LONGEVITY

“My longevity is
the rest of my life”

David Williams

www.mylongevity.com.au
david@mylongevity.com.au