

Life Expectancy in 2019

The life expectancies on the following pages were computed from various mortality tables that were built from different subsets of the U.S. population. Differences in life expectancies reflect differences in the mortality experience of each population subset.

Life expectancies reflect the *average* experience of the population subset. About half of the people in the population subset are expected to live longer than life expectancy, and about half are not expected to survive to life expectancy. When planning for retirement, it is important to consider the likelihood of living beyond life expectancy.

One page shows life expectancies for people who are age 65 in 2019. The other page shows life expectancies for people who are age 25 in 2019. Differences in life expectancy between the ages reflect two competing forces:

- 1. Some people who are age 25 now will not survive until age 65, which means that if future anticipated improvements in mortality are not projected, or built into the calculations, age 65 life expectancies are generally older than age 25 life expectancies.
- 2. Life expectancies for people currently age 25 reflect more years for anticipated future improvements in mortality experience, which are built into life expectancy calculations. Future improvements vary by age and by the number of years into the future. Combined with mortality experience that varies by age across populations, the result can be life expectancy at age 25 being either greater or less than life expectancy at age 65.

Life Expectancy at Age 65, 2019

U.S. Population		Public Pension Plans			Individual Life Insurance	Group Life
2016 CDC 2016 SSA		Safety Employees	General Employees	Teachers	(Issue Age 65)	Insurance
85.6* 85.6* Female SSA 84.4* SSA 84.0** 83.1* CDC 84.0** 82.9* SSA	87.9 87.9 White Top 25% Collar Pay 86.7 87.4 Blue 87.4 Bottom 25% Pay 85.9 84.7 White Top 25% Collar 84.7 Bule 84.7 Blue Bottom Collar Pay	87.2 88.4 Below- Above- Avg Pay Avg Pay 87.7 Female 86.4 85.2 Male 84.5 87.1 Below- Above- Avg Pay Avg Pay	88.2 88.9 Below- Above- Avg Pay Avg Pay 88.5 Female 86.9 85.5 Male 84.6 86.6 Below- Above- Avg Pay Avg Pay	89.9 90.3 Below- Above- Avg Pay Avg Pay 90.0 Female 88.8 87.7 Male 87.3 88.4 Below- Above- Avg Pay Avg Pay	84.5 Smoke 87.6 87.0 87.0 86.3 87.4 Non- Smoke 87.4 Non- Smoke 87.4 Non- Smoke	89.7 Female 87.9 86.5 Male
* Unprojected ** Generationally projected to 2019 and beyond with MP- 2018 CDC: Centers for Disease Control and Prevention period life table SSA: Social Security Administration Period Life Table	Pri-2012 Mortality Tables Exposure Draft generationally projected to 2019 and beyond with MP-2018	Pub-2010 Mor	tality Tables generationally (and beyond with MP-201		2015 Individual Valuation Basic Table (VBT) generationally projected to 2019 and beyond with 2015 VBT Improvement Scale	Estimated from SOA 2016 Group Life Insurance Experience Report, generationally projected to 2019 and beyond with MP-2018



Life Expectancy at Age 25, 2019

U.S. Population		Public Pension Plans			Individual Life Insurance	Group Life
2016 CDC 2016 SSA	Private Pension Plans	Safety Employees	General Employees	Teachers	(Issue Age 25)	Insurance
86.4** 82.0* Female CDC 84.0** 79.7* CDC 81.8** 77.4* Kale 77.2 S5, Male 77.2 S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S5, S7, S7, S7, S7, S7, S7, S7, S7, S7, S7	A85.784.0WhiteTop 25%CollarMalePayBlueBottomCollar25% Pay	88.1 89.6 Below- Above- Avg Pay Avg Pay 88.7 Female 87.2 85.8 Male 84.3 88.1 Below- Above- Avg Pay Avg Pay	88.5 90.1 Below- Above- Avg Pay Avg Pay 89.4 Female 87.3 85.5 Male 83.4 87.3 Below- Above- Avg Pay Avg Pay	91.2 91.9 Below- Above- Avg Pay Avg Pay 91.6 Female 90.2 89.0 Male 88.1 89.9 Below- Above- Avg Pay Avg Pay	83.3 5 5 5 5 5 5 5 5 5 5 5 5 5	91.5 Female 89.4 87.6 Male
* Unprojected ** Generationally projecte 2019 and beyond with MP- 2018 CDC: Centers for Disease Control and Prevention per life table SSA: Social Security Administration Period Life Table		Pub-2010 Mor	rtality Tables generationally p and beyond with MP-2018		2015 Individual Valuation Basic Table (VBT) generationally projected to 2019 and beyond with 2015 VBT Improvement Scale	Estimated from SOA 2016 Group Life Insurance Experience Report, generationally projected to 2019 and beyond with MP-2018





About the Society of Actuaries

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The SOA supports actuaries and advances knowledge through research and education. As part of its work, the SOA seeks to inform public policy development and public understanding through research. The SOA aspires to be a trusted source of objective, data-driven research and analysis with an actuarial perspective for its members, industry, policymakers and the public. This distinct perspective comes from the SOA as an association of actuaries, who have a rigorous formal education and direct experience as practitioners as they perform applied research. The SOA also welcomes the opportunity to partner with other organizations in our work where appropriate.

The SOA has a history of working with public policymakers and regulators in developing historical experience studies and projection techniques as well as individual reports on health care, retirement and other topics. The SOA's research is intended to aid the work of policymakers and regulators and follow certain core principles:

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