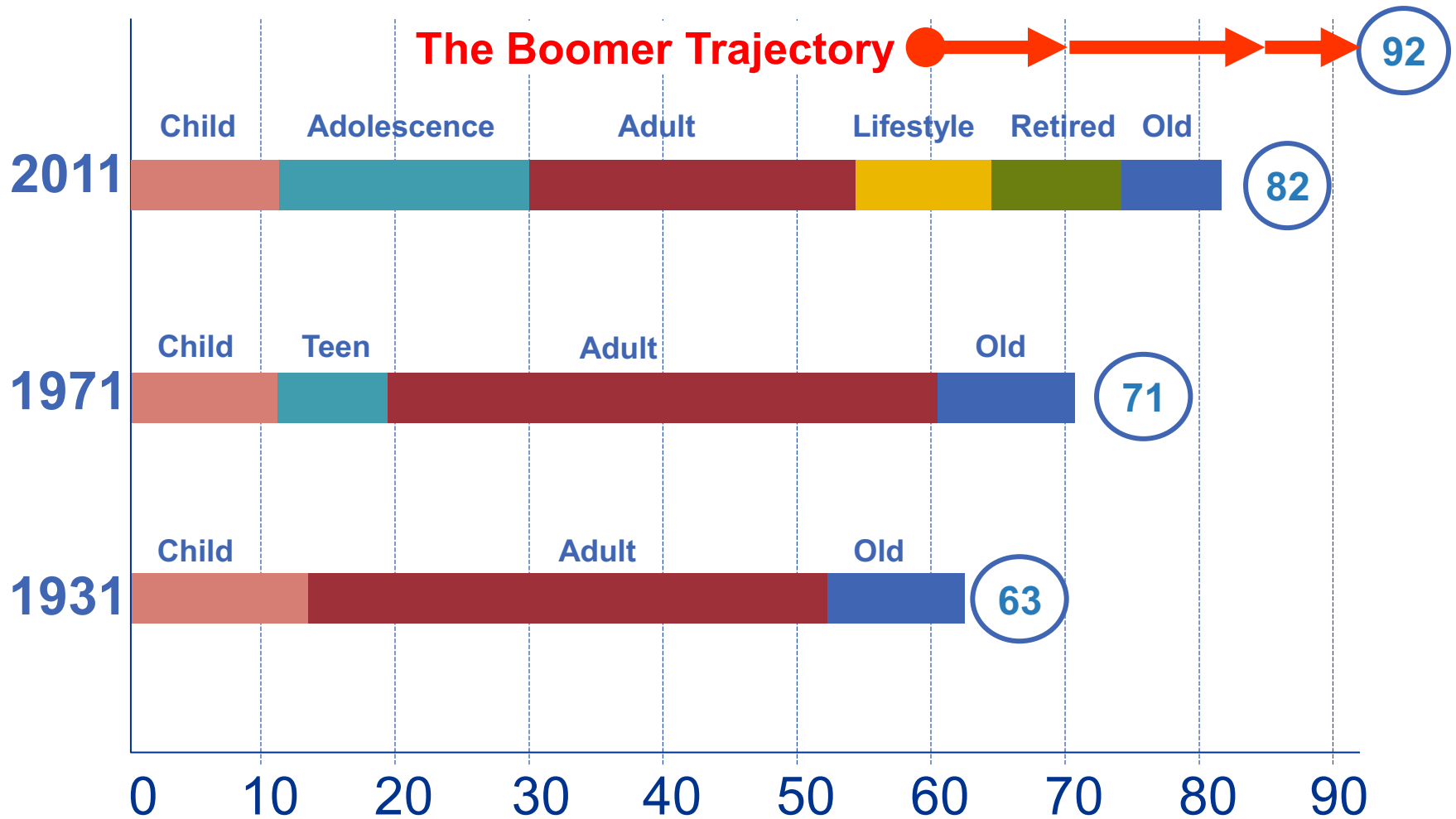


# The extension to life expectancy means that a 60-year-old baby boomer today could have 32 years in retirement



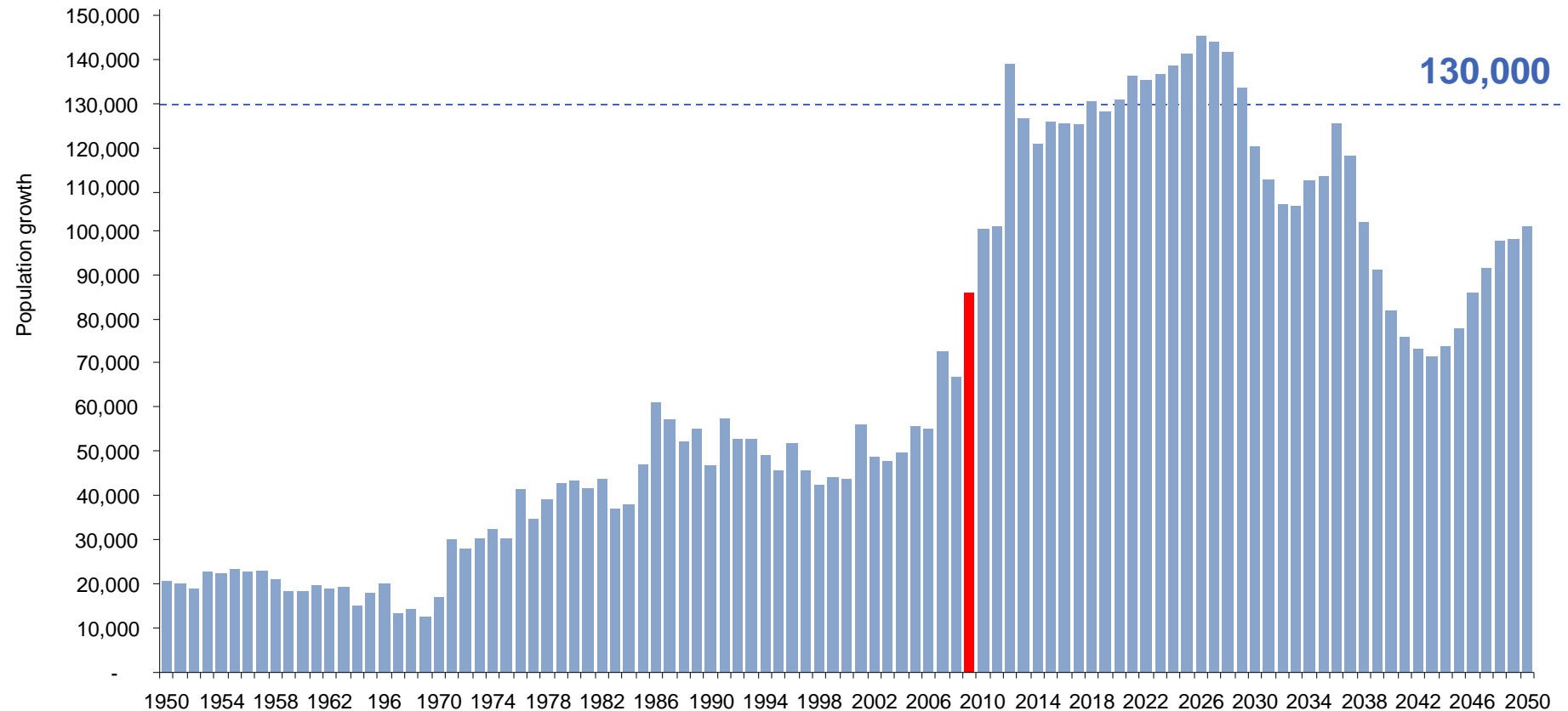
- Change in life expectancy over 80 years in Australia

# The issue of retirement planning and funding must escalate in the coming decade

1950

2000

2050



- Net growth in population (65+) over 100 years in Australia

# We need to think differently about life's later years ... almost one million 80-somethings are headed for the frail 90's

60

Portfolio Lifestyle  
2.0m → 2.8m

- Born 1945 – 1955
- Baby Boomers
- Superannuation
- Educated
- Consumerist
- Work-life
- KIPPERS
- Re-partnering

70

Active Retired  
1.2m → 2.0m

- Born 1935 – 1945
- War babies
- Succession planning
- 2010's growth area
- Aged pension
- Volunteers
- Grey Nomads

80

Going Solo  
690k → 890k

- Born 1925 – 1935
- Frugals
- Family support
- Power of Attorney
- Independent living
- Devout

90

Frail Old Age  
120k → 220k

- Born pre-1925
- Institutionalised
- Acute health
- Aged children

- Market segments beyond 60 measured by population at 2009 and projected to 2021