

Table 1: Retirement Periods Based on Household Types									
Poor Health, Nonsmoker					Poor Health, Smoker				
Probability	John	Jane	Either	Both	Probability	John	Jane	Either	Both
90%	5	7	14	3	90%	1	2	6	1
75%	10	13	19	7	75%	4	6	10	3
50%	17	20	24	13	50%	9	12	15	6
25%	23	26	28	18	25%	14	18	20	10
10%	28	31	33	23	10%	19	23	25	14
Average Health, Nonsmoker					Average Health, Smoker				
Probability	John	Jane	Either	Both	Probability	John	Jane	Either	Both
90%	7	9	17	4	90%	2	4	9	1
75%	13	16	22	10	75%	6	8	14	4
50%	20	23	27	16	50%	12	15	19	8
25%	26	29	31	22	25%	18	22	24	13
10%	31	34	35	26	10%	24	28	30	18
Excellent Health, Nonsmoker					Excellent Health, Smoker				
Probability	John	Jane	Either	Both	Probability	John	Jane	Either	Both
90%	8	11	19	6	90%	3	5	11	2
75%	16	18	24	12	75%	8	10	16	5
50%	23	25	29	18	50%	14	18	22	10
25%	29	31	33	24	25%	21	25	28	16
10%	33	36	38	28	10%	27	31	33	21

Source: American Academy of Actuaries and Society of Actuaries, Actuaries Longevity Illustrator