

INTRODUCING



[Methodology Assumptions & Disclaimer](#)

The Big Question in Retirement Planning: How Long Should My Retirement Income Last?

Nobody knows exactly how long they will live. This makes financial planning difficult as you don't know how long your savings need to last.

We want to help you feel confident in retirement. You can use this calculator to estimate your personal life expectancy and possible planning horizon.

Begin Now
TAKES 2 MINUTES

Built by a team of leading superannuation actuaries in conjunction with one of the world's largest post-retirement reinsurance companies, this calculator makes use of the latest Australian Life Tables from the Australian Government Actuary, as well as the re-insurer's data which allows for estimates that include an allowance for personal longevity factors. For more information see the [Methodology Assumptions and Disclaimer](#). We do not capture or retain any personally identifying data.

 **OPTIMUM PENSIONS** Lifespan Calculator

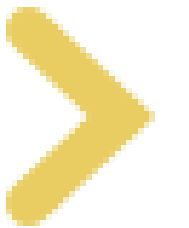
Lifespan Calculator

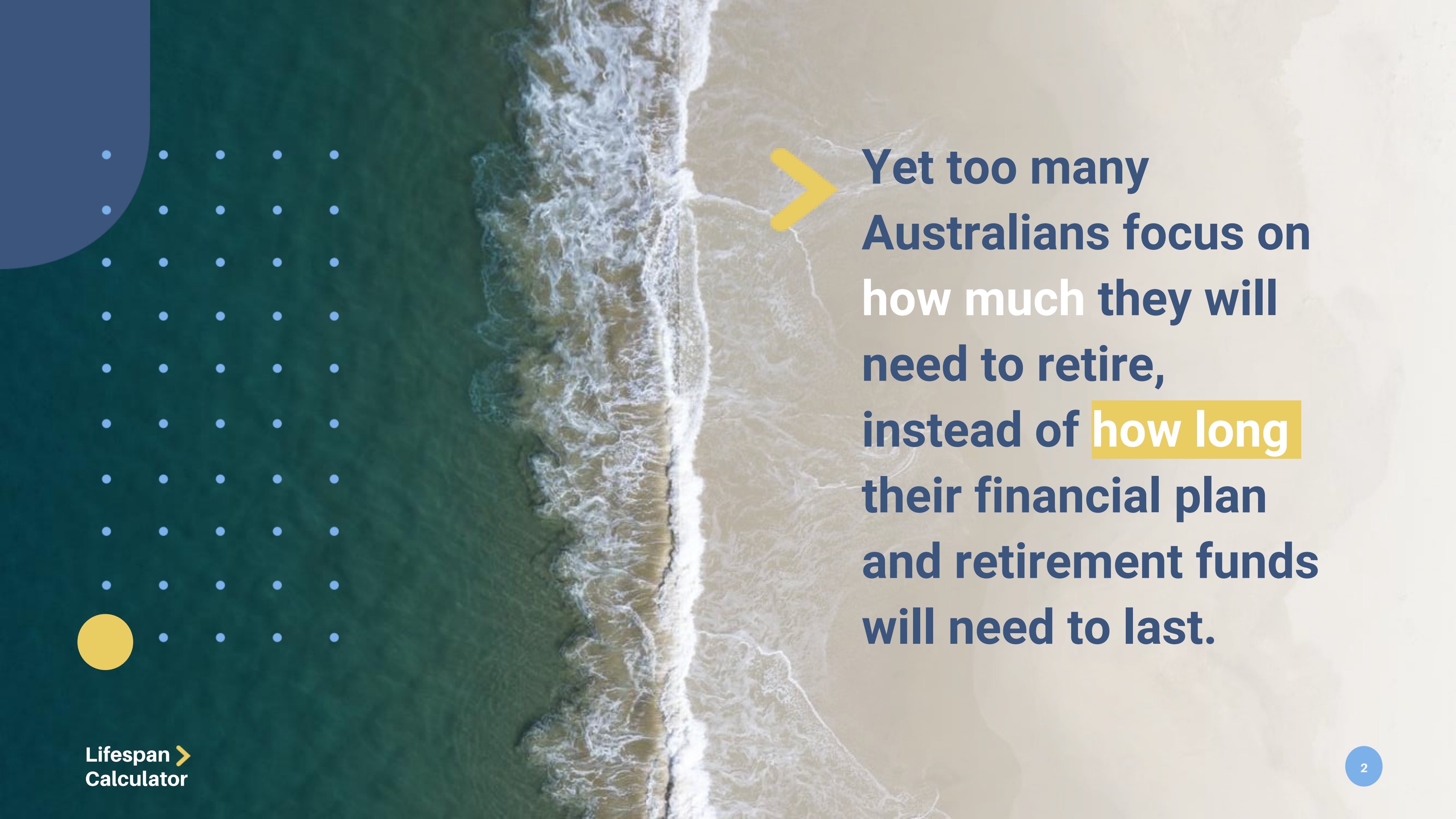
 BY OPTIMUM PENSIONS

Determine your personal life expectancy and the appropriate planning horizon for your retirement income to last.

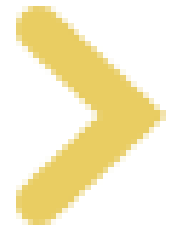
One of the greatest retirement risks is outliving your savings – this is known as **longevity risk**.

With Australians living longer it is more important than ever to make sure retirement savings will last.





**> Yet too many
Australians focus on
how much they will
need to retire,
instead of **how long**
their financial plan
and retirement funds
will need to last.**



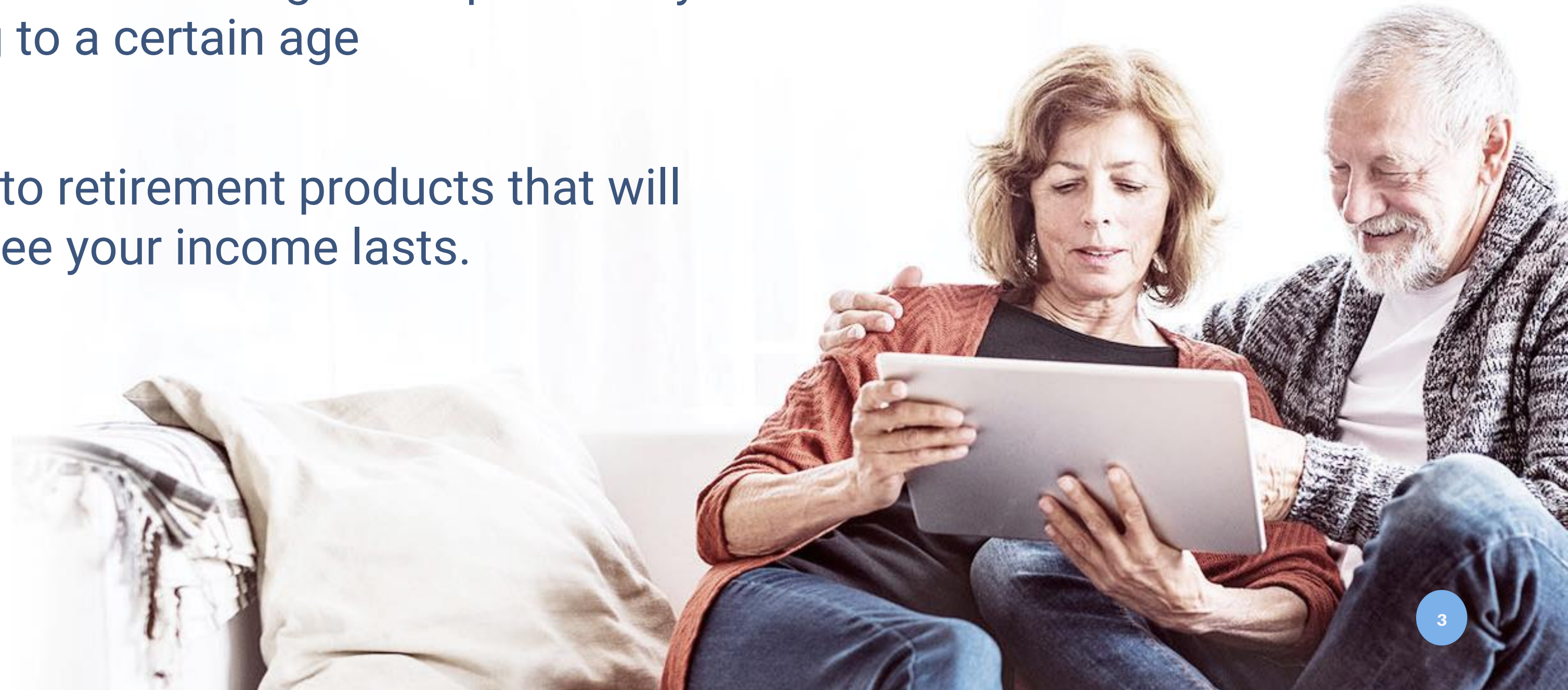
What do you need to help plan appropriately for retirement?

It's simple.

A solid understanding of the probability of living to a certain age



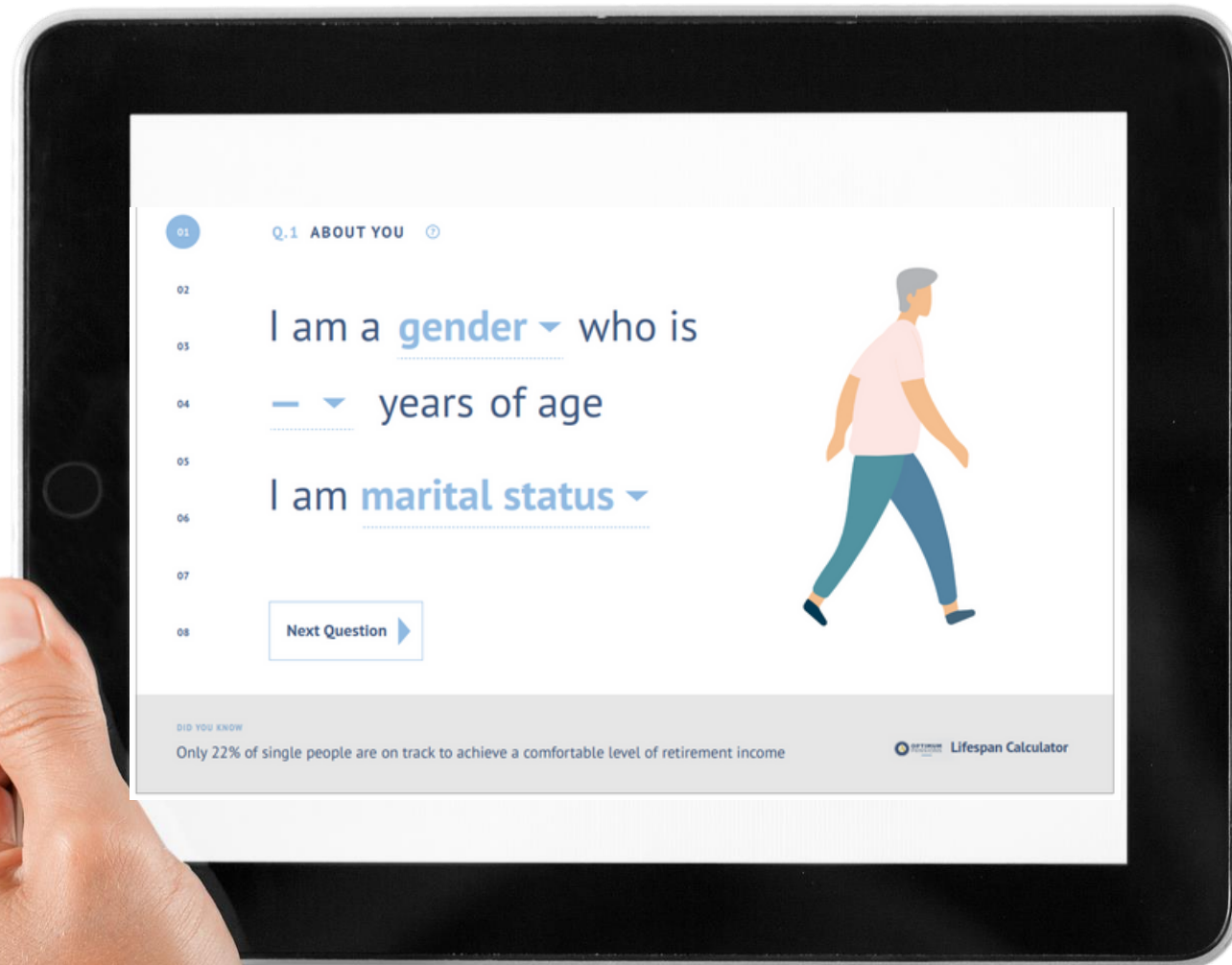
access to retirement products that will guarantee your income lasts.



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Lifespan > Calculator

Determine how long you might live for a better understanding of **how long** your retirement income needs to last.



Built by a team of leading superannuation actuaries.



Health data from one the world's largest reinsurers of longevity risk.



Based on the latest Life Tables from the ABS and Australian Government Actuary.



Lifespan projections are displayed visually in numbers and graphs to clearly communicate results.

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Lifespan > Calculator



Confidence for better retirement planning.

A quick, accurate online tool that takes into account:



Health and lifestyle



Marital status for informed decision making for couples.



Desired confidence level and attitude to risk.

Personalised input can then be used for financial planning and retirement calculators.

Feel Confident in Retirement.

Use the Lifespan Calculator to estimate your personal life expectancy and possible planning horizon.

Lifespan > Calculator

Begin Now



Redesigning Retirement



Lifespan > Calculator

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