ACTUARIAL EXPERT STUDY OF MORTALITY REVEALS...

LIFE EXPECTANCY CONTINUES TO IMPROVE

Good News or Bad News?



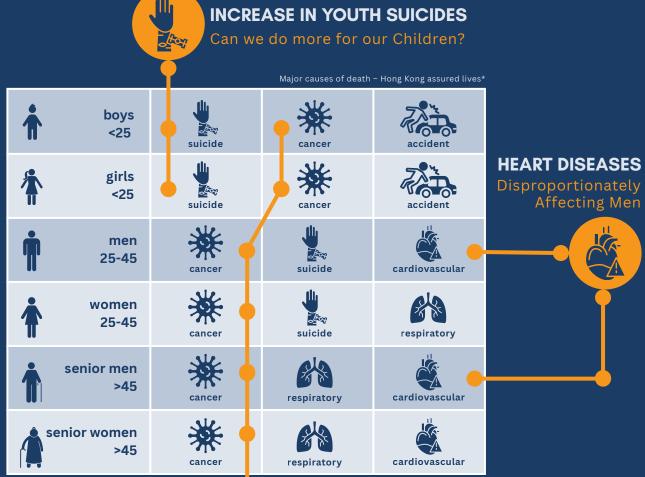


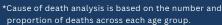
CAN WE LIVE COMFORTABLY FOR LONGER?

- i. in good health during our final years
- ii. with sufficient savings

ARE WE BECOMING A BURDEN?

- i. to our families
- ii. to the society and economy









CANCER REMAINS LEADING CAUSE OF DEATH

Increase seen in Youth