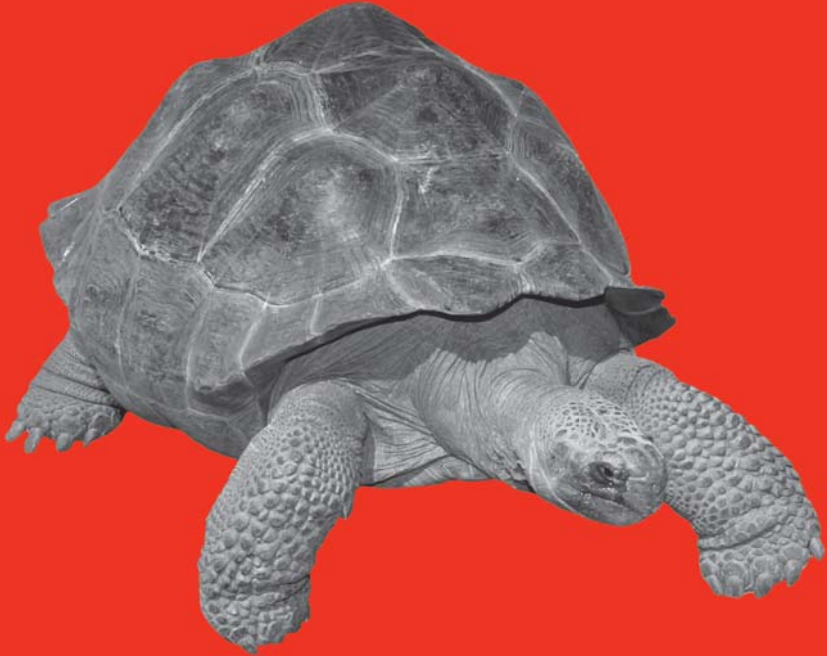


Jonathan has just celebrated  
his 183<sup>rd</sup> birthday.



So how long do you think  
you're going to live?

You can count on us

**RL**  

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**360**

## If you knew the answer to this question, then planning your future would be much more straightforward.

Jonathan, pictured on the front cover, is St Helena's oldest resident. He has reached the grand old age of 183 which might seem unbelievable, however, it is possible he could live to the staggering age of 250.

In human terms, the idea of living this long is impossible to imagine. However, people are living longer today than at any other time and, with continued advancements in medical science and better social and economic environments, this trend of increasing life expectancy is predicted to continue across the globe.

For example, people living in any one of the top 10 countries listed in the CIA world fact book have a good chance of living beyond 80 years of age as shown in the following table.

Rank	Country	Average life expectancy (years)
1	Monaco	89.52
2	Japan	84.74
3	Singapore	84.68
4	Macau	84.51
5	San Marino	83.24
6	Iceland	82.97
7	Hong Kong	82.86
8	Andorra	82.72
9	Switzerland	82.50
10	Guernsey	82.47

As at 26 October 2015

So, unlike Jonathan who spends his days relaxing in the grounds of his St Helena residence, we're probably not going to live to 183 and beyond, but there is a good chance that many of us will live well into old age raising the question of how we're going to fund our lifestyles in retirement.

In fact, out of the 224 countries listed in the world fact book, you have to get to Saudi Arabia, ranked 108, before the average life expectancy falls below a respectable 75 years.



# Some questions to consider

**Q Have you decided on when you will retire?**

If you want to retire young, then getting a plan in place early is key. Remember every passing payday is a delay that could disrupt your dream of an early retirement.

**Q How much money are you going to need when you retire?**

This is a tricky one to answer as everyone is different. A basic rule of thumb could be around 60% of your final salary to maintain your current lifestyle.

For example, if you retired today aged 65 on a salary of \$75,000, you might need about \$45,000 each year. If you live for 20 years and ignore inflation, that's a total of \$900,000.

**Q Have you started saving towards your retirement yet – if not why not?**

The longer you leave it, the more you may need to save.

**Q If you have started saving, when was the last time you reviewed your investments?**

Your chosen investment strategy five years ago may not necessarily be appropriate today. You should review your investments on a regular basis.

**Q Are you saving enough to meet your retirement goals?**

If not then Quantum, our regular savings plan, could be the perfect solution to help you save towards your retirement.



# Start planning for a comfortable retirement today

**Speak to your financial adviser and  
find out how Quantum can help.**

**For more information visit:**  
[www.rl360.com/quantum](http://www.rl360.com/quantum)

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**Registered Office:** RL360 House, Cooil Road,  
Douglas, Isle of Man, IM2 2SP, British Isles.

**Telephone:** +44 (0)1624 681681.  
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**Website:** [www.rl360.com](http://www.rl360.com)

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