

Life Expectancy

Life expectancy assumptions are used to estimate the likely duration of retirement and to assist in modelling sustainable income strategies. These figures are based on the Australian Life Tables 2020-2022, reflecting current mortality trends for the Australian population. Life expectancy represents the average number of additional years a person is expected to live, based on their current age.

Age	Life Expectancy (Male)	Expected Age (Male)	Life Expectancy (Female)	Expected Age (Female)	Age	Life Expectancy (Male)	Expected Age (Male)	Life Expectancy (Female)	Expected Age (Female)
29	53.16	82.16	56.89	85.89	60	24.47	84.47	27.35	87.35
30	52.19	82.19	55.91	85.91	61	23.62	84.62	26.45	87.45
31	51.23	82.23	54.92	85.92	62	22.78	84.78	25.56	87.56
32	50.27	82.27	53.94	85.94	63	21.94	84.94	24.67	87.67
33	49.31	82.31	52.96	85.96	64	21.12	85.12	23.78	87.78
34	48.35	82.35	51.98	85.98	65	20.3	85.3	22.9	87.9
35	47.4	82.4	51	86	66	19.48	85.48	22.02	88.02
36	46.44	82.44	50.03	86.03	67	18.68	85.68	21.15	88.15
37	45.49	82.49	49.05	86.05	68	17.89	85.89	20.29	88.29
38	44.53	82.53	48.08	86.08	69	17.1	86.1	19.43	88.43
39	43.58	82.58	47.11	86.11	70	16.32	86.32	18.59	88.59
40	42.63	82.63	46.14	86.14	71	15.56	86.56	17.75	88.75
41	41.68	82.68	45.17	86.17	72	14.8	86.8	16.92	88.92
42	40.74	82.74	44.21	86.21	73	14.06	87.06	16.1	89.1
43	39.8	82.8	43.24	86.24	74	13.33	87.33	15.3	89.3
44	38.86	82.86	42.28	86.28	75	12.62	87.62	14.5	89.5
45	37.92	82.92	41.33	86.33	76	11.92	87.92	13.72	89.72
46	36.99	82.99	40.37	86.37	77	11.24	88.24	12.96	89.96
47	36.07	83.07	39.42	86.42	78	10.58	88.58	12.21	90.21
48	35.14	83.14	38.47	86.47	79	9.94	88.94	11.48	90.48
49	34.22	83.22	37.53	86.53	80	9.32	89.32	10.77	90.77
50	33.31	83.31	36.58	86.58	81	8.72	89.72	10.08	91.08
51	32.4	83.4	35.64	86.64	82	8.14	90.14	9.42	91.42
52	31.5	83.5	34.71	86.71	83	7.59	90.59	8.78	91.78
53	30.6	83.6	33.78	86.78	84	7.06	91.06	8.16	92.16
54	29.7	83.7	32.85	86.85	85	6.55	91.55	7.57	92.57
55	28.82	83.82	31.92	86.92	86	6.08	92.08	7.01	93.01
56	27.93	83.93	31	87	87	5.63	92.63	6.48	93.48
57	27.06	84.06	30.08	87.08	88	5.21	93.21	5.98	93.98
58	26.19	84.19	29.17	87.17	89	4.83	93.83	5.51	94.51
59	25.32	84.32	28.26	87.26	90	4.48	94.48	5.09	95.09