



# PERSONAL LIFE EXPECTANCY WORKSHEET

**Begin with the number 72**, then enter the value listed (- means subtract, + means add) for the personal fact that applies to your situation. The grand total will provide a rough estimate of your life expectancy.

<b>Personal Facts</b>	<b>Calculation</b>	<b>Subtotal</b>
<b>Starting point</b>		
If you are male . . . . .	-3	_____
If you are female . . . . .	+4	_____
If you live in an urban area with a population over 2 million. . . . .	-2	_____
If you live in a town under 10,000 or you live on a farm . . . . .	+2	_____
If any grandparent lived to 85. . . . .	+2	_____
If all four grandparents lived to 80. . . . .	+6	_____
If either parent died of a stroke or heart attack before the age of 50 . . . . .	-4	_____
If any parent, brother or sister under 50 has (or had) cancer or a heart condition, or has had diabetes since childhood. . . . .	-3	_____
If you finished college. . . . .	+1	_____
If you have a graduate or professional degree. . . . .	+2	_____
If you are 65 or over and still working. . . . .	+3	_____
If you live with a spouse or friend . . . . .	+5	_____
If you do not live with a spouse or friend . . . . .	-3	_____
<b>Age Adjustment</b>		
If you are between 30 and 40. . . . .	+2	_____
If you are between 40 and 50. . . . .	+3	_____
If you are between 50 and 70. . . . .	+4	_____
	<b>Subtotal:</b>	_____

**Longer retirement means some people are working longer:**

- **For enjoyment and fulfillment.**
- **For extra income.**
- **To pursue different passions.**

# Personal Life Expectancy Worksheet *(continued)*

Page 1 subtotal: \_\_\_\_\_

Lifestyle Status	Calculation	Subtotal
If you work behind a desk . . . . .	-3	_____
If your work requires regular, heavy physical labor . . . . .	+3	_____
If you exercise strenuously (tennis, running, swimming, etc.) five times a week for about a half hour . . . . .	+4	_____
If you exercise two or three times a week . . . . .	+2	_____
If you sleep more than 10 hours each night . . . . .	-4	_____
If you are intense, aggressive or easily angered. . . . .	-3	_____
If you are easygoing and relaxed. . . . .	+3	_____
If you are happy. . . . .	+1	_____
If you are unhappy . . . . .	-2	_____
If you had a speeding ticket in the past year . . . . .	-1	_____
If you smoke more than two packs a day . . . . .	-8	_____
One or two packs. . . . .	-6	_____
One-half to one pack. . . . .	-3	_____
If you drink the equivalent of 1 ounce of liquor a day. . . . .	-1	_____
If you are overweight by 50 pounds or more . .	-8	_____
By 30 to 50 pounds. . . . .	-4	_____
By 10 to 30 pounds. . . . .	-2	_____
If you are a man older than 40 and have annual checkups . . . . .	+2	_____
If you are a woman and see a gynecologist once a year . . . . .	+2	_____
<b>Your Grand Total:</b>		_____

## How long will your retirement be?

Life expectancy \_\_\_\_\_  
 Retirement age - \_\_\_\_\_  
 Years in retirement = \_\_\_\_\_

Source: Longevity: How long will you live?, Feb. 5, 2007,  
<http://www.winona.edu/stress/longevity.htm>, as adapted from Robert F. Allen's *Lifegain*.



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