

Life Expectancy

Life insurance companies make their profit based on their ability to project people's life expectancy. The following exercise is based on life insurance statistics used to predict your longevity. Typically there are more questions in greater depth (and some they can't ask!) but this gives some idea of the process.

Begin with 72.

72

- 1) If you are male, subtract 3, if you are female, add 4: _____
- 2) If you live in SF, subtract 1, if you live in a town of 10,000 or less, add 2: _____
- 3) If your work is at a desk, subtract 3; if your work involves rigorous hard labor, add 3: _____
- 4) If you get half an hour (or more) or vigorous exercise at least 5 times a week, add 4.
Only half as much exercise, add 2. _____
- 5) Add 5 if you live with another person: _____
- 6) Subtract 1 for every ten years you've lived alone since you were 25: _____
- 7) Subtract 4 if you sleep more than 10 hours a night: _____
- 8) If you are intense, angry, and aggressive, subtract 3;
If you are easy going and relaxed, add 3. _____
- 9) If you consider yourself happy, add 1; unhappy, subtract 2: _____
- 10) If you have had a speeding ticket in the last year, subtract 1: _____
- 11) If your income exceeds \$50,000, subtract 2 (!): _____
- 12) Add 1 if you have finished college and 2 more if you hold a professional degree. _____
- 13) If you are over 65 and still working, add 3: _____
- 14) Add 2 if any grandparent lived past 84: _____
- 15) Add 6 if all four grandparents lived past 80: _____
- 16) Subtract 4 if either of your parents died of a heart attack or stroke before age 50: _____
- 17) Subtract 3 if any parent or sibling has had cancer or heart trouble before age 50: _____
- 18) If you smoke more than two packs of cigarettes a day, subtract 8;
one or two packs, 6; one half to one pack 3: _____
- 19) Subtract 1 if you drink the equivalent of a quarter bottle of liquor a day: _____
- 20) Subtract 1 for each ten pounds you are overweight: _____
- 21) Add 2 if you have annual medical checkups (if male), annual gynecologist visits (female): _____
- 22) If you're now 30 – 40 add 2; 40 – 50 add 3; 50 – 70 add 4; over 70, add 5: _____

Your *very* rough life expectancy estimate according to incomplete insurance company statistics: