

## 1: Life expectancy - Wikipedia

*You can use our simple Life Expectancy Calculator to get a rough estimate of how long you (or your spouse) may live. Knowing this information can help you make a more informed choice regarding when to collect Social Security retirement benefits.*

I understand and agree to the Terms and Conditions. When this happens, the joy and anticipation that you initially felt at the birth of your child ends up being short lived, and now has transformed into a constant struggle to help your child receive the assistance he or she needs to get through each day. Moreover, your aspirations for a wonderful future filled with successes and accomplishments have turned into constant planning for the special accommodations and therapy necessary to help your child achieve the most basic of milestones. You know that you need to have an accurate grasp of the number of years that your child may live so that you can appropriately plan for him or her to have the assistance that they need for the rest of their life. This is a challenging analysis; however, there are answers. The professionals at Stern Law, PLLC can work with you to obtain the help that you need to take care of all of the needs of your child for a lifetime. Please call for a free consultation.

Variables that affect life expectancy

Although some children with severe birth injuries may have a shortened life due to the extent of their injuries, many others lead long and productive lives. As a parent, you can work with doctors, medical professionals, therapists, and other caregivers to determine a plan that will enable your child to lead the best and longest life possible. This may include the use of adaptive technology, special learning tools, therapy, modifications to the home and transportation and other individualized treatments and equipment to provide a long and fulfilling life. As difficult as this is to consider, there are some guidelines that may help to shape the inquiry:

Different types of impairments and key disabilities caused by the birth injury

Severity of the impairments and disabilities

Restrictions on mobility

Esophageal or gastro-intestinal abnormalities or impairments that interfere with eating and digestion

Seizure disorders

Degree of impairment of cognitive function

Partial or complete vision or hearing loss

Function and degree of impairment of the respiratory system leading to breathing difficulties

Overall, these eight categories form the overview for the analysis of life expectancy and required assistance. There are many things that you can do to ease symptoms and enhance activities through therapy and assistive technologies. Getting an early start can make a significant difference. Start therapy as soon as possible

Beginning any prescribed therapy treatments early can improve overall outlook and impact the long-term quality of life enjoyed by your child. Despite the fact that circumstances have changed, there are many opportunities for joy and fulfilled dreams with the right treatment. Speak with an attorney experienced in handling birth injury litigation

When representing birth injury victims and their families, it is crucial for attorneys to provide them with the full scope of their legal and non-legal options. There are more than fifty million people living with some sort of disability in the United States

As medical science improves, some of these individuals may be able to anticipate lives still filled with great opportunities and enjoyment.

Calculating life expectancy

Although not an exact science, there are actuarial charts and other means of estimating the life expectancy for individuals with different disabilities. Although physicians can make estimates based on years of experience, actuaries use statistics to analyze risks and uncertainty to calculate financial outlays and term of life for insurance related purposes. Estimating life expectancy is in part the summation of data concerning other individuals with similar disabilities, and how long those people lived with their disabilities. This number does mean that this is how long your child has to live as every individual is different, each and every impairment and disability responds to treatment and therapy in a unique manner, and science and medical treatment constantly evolve to introduce new techniques and therapies. At the outset, almost every parent of a child with a birth injury wants to know how long his or her child will live. This is a fundamental gut reaction when presented with a child who has more challenges than the average person and who understandably wants as much time with their child as possible. Based on years of experience, a primary care physician will be able to provide an estimate. Why estimate life expectancy? The other purpose of calculating life expectancy may be to assist in determining damages during a birth injury litigation action.

Although nobody wants to put a price on the expected life of his or her child, the fact is that caring for a child with cerebral palsy or another type of birth injury is a very intensive and expensive process. The calculation of years that a person with a birth injury can expect to live can set the amount of compensation to which a parent and child are entitled as the result of the negligence of a medical professional. It is important to remember is that there is no going back once a determination of value has been made. It is critical to ensure that you have all the resources necessary for the best possible quality of life. Arriving at a projected life expectancy involves a series of calculations based on current medical information, technology, and statistics. However, this is not the end of the equation. Medical science changes, technology evolves, and individuals are unique. Your child may outlive the projected life expectancy associated with his or her medical condition by many years. Overall, estimated life expectancy becomes a tool which helps to obtain all the benefits owed to your child for the tragic negligence that caused the birth injury. Our experienced legal professionals can discuss whether or not your child could be eligible for Lifetime Benefits and other forms of compensation.

### 2: 7 Best Life Expectancy Calculators: Improve Your Retirement Plan

*Results from this life expectancy calculator should not be interpreted as definitive. Actual longevity is based on many factors, not all of which are captured here. This calculator assumes you do not have a terminal illness and does not ask about most serious diseases (other than diabetes).*

See Article History Life expectancy, estimate of the average number of additional years that a person of a given age can expect to live. The most common measure of life expectancy is life expectancy at birth. Life expectancy is a hypothetical measure. It assumes that the age-specific death rates for the year in question will apply throughout the lifetime of individuals born in that year. The estimate, in effect, projects the age-specific mortality death rates for a given period over the entire lifetime of the population born or alive during that time. The measure differs considerably by sex, age, race, and geographic location. Therefore, life expectancy is commonly given for specific categories, rather than for the population in general. For example, the life expectancy for white females in the United States who were born in is Life expectancy reflects local conditions. In less-developed countries, life expectancy at birth is relatively low, compared with more-developed countries. In some less-developed countries, life expectancy at birth may be lower than life expectancy at age 1, because of high infant mortality rates commonly due to infectious disease or lack of access to a clean water supply. Life expectancy is calculated by constructing a life table. A life table incorporates data on age-specific death rates for the population in question, which requires enumeration data for the number of people, and the number of deaths at each age for that population. Those numbers typically are derived from national census and vital statistics data, and from them the average life expectancy for each of the age groups within the population can be calculated. The potential accuracy of estimated life expectancy depends on the completeness of the census and death data available for the population in question. The completeness of that data varies from country to country. In the United States, for example, official complete life tables based on registered deaths have been prepared since , in connection with the decennial census. Since , annual abridged U. Complete life tables show life expectancy for every year of age, and abridged tables show life expectancy for 5- or year age groups, rather than for single-year groups. National life tables for many countries are published by the United Nations in its Demographic Yearbook. Another life expectancy calculation is healthy life expectancy or disability-free life expectancy , which is the average number of years a person is expected to live in good health, or without disability, given current age-specific mortality rates and disease and disability prevalence rates. Calculation of those figures requires reliable health statistics as well as mortality and census data.

## 3: List of countries by life expectancy - Wikipedia

*Test your life expectancy with the Lifespan Calculator from Northwestern Mutual.*

Zimbabwe Actual life expectancy in Botswana declined from 65 in to 49 in before increasing to 66 in In South Africa, life expectancy was 63 in , 57 in , and 58 in And in Zimbabwe, life expectancy was 60 in , 43 in , and 54 in For example, white Americans born in are expected to live until age The greatest difference was 7. This is largely due to economic clustering and poverty conditions that tend to associate based on geographic location. Multi-generational poverty found in struggling neighborhoods also contributes. In United States cities such as Cincinnati , the life expectancy gap between low income and high income neighborhoods touches 20 years. For example, in the United Kingdom, life expectancy in the wealthiest and richest areas is several years higher than in the poorest areas. This may reflect factors such as diet and lifestyle, as well as access to medical care. It may also reflect a selective effect: Tapia Granados and Ana Diez Roux at the University of Michigan found that life expectancy actually increased during the Great Depression , and during recessions and depressions in general. Life expectancy is also likely to be affected by exposure to high levels of highway air pollution or industrial air pollution. This is one way that occupation can have a major effect on life expectancy. Coal miners and in prior generations, asbestos cutters often have lower life expectancies than average life expectancies. Sex differences[ edit ] Pink: Countries where females life expectancy at birth is higher than males. A few countries in the south of Africa where females have shorter lives due to AIDS [56] Comparison of male and female life expectancy at birth for countries and territories as defined in the CIA Factbook, with selected bubbles labelled. The dotted line corresponds to equal female and male life expectancy. The apparent 3D volumes of the bubbles are linearly proportional to their population. In the uterus , male fetuses have a higher mortality rate babies are conceived in a ratio estimated to be from to males to females, but the ratio at birth in the United States is only males to females. The difference in life expectancy between men and women in the United States dropped from 7. This may be attributable to the effects of infant mortality and young adult death rates. This is no longer the case, and female human life expectancy is considerably higher than that of males. The reasons for this are not entirely certain. Traditional arguments tend to favor sociology-environmental factors: Some of these in the United States include: Some argue that shorter male life expectancy is merely another manifestation of the general rule, seen in all mammal species, that larger size individuals within a species tend, on average, to have shorter lives. In countries such as Hungary, Bulgaria, India and China, males continued to outlive females into the twentieth century. With the exception of birds, for almost all of the animal species studied, males have higher mortality than females. By contrast, natural selection weeds out mitochondria that reduce female survival; therefore such mitochondria are less likely to be passed on to the next generation. This thus suggests that females tend to live longer than males. The authors claim that this is a partial explanation. Before death rates were the same. In people born after , the death rate of to year-old men was double that of women of the same age. Cardiovascular disease was the main cause of the higher death rates among men. Men may be more vulnerable to cardiovascular disease than women, but this susceptibility was evident only after deaths from other causes, such as infections, started to decline. Centenarian In developed countries, the number of centenarians is increasing at approximately 5. Shimane prefecture had an estimated centenarians per million inhabitants. Life history theory Various species of plants and animals, including humans, have different lifespans. Evolutionary theory states that organisms that, by virtue of their defenses or lifestyle, live for long periods and avoid accidents, disease, predation, etc. One theory is that if predation or accidental deaths prevent most individuals from living to an old age, there will be less natural selection to increase the intrinsic life span. Support for the theory has been bolstered by several new studies linking lower basal metabolic rate to increased life expectancy. In a broad survey of zoo animals, no relationship was found between the fertility of the animal and its life span. Red numbers indicate chance of survival at a specific age, and blue ones indicate age-specific death rates. The starting point for calculating life expectancy is the age-specific death rates of the population members. If a large number of data is available, a statistical population can be created that allow the age-specific death rates to be simply taken as

the mortality rates actually experienced at each age the number of deaths divided by the number of years "exposed to risk" in each data cell. However, it is customary to apply smoothing to iron out, as much as possible, the random statistical fluctuations from one year of age to the next. In the past, a very simple model used for this purpose was the Gompertz function , but more sophisticated methods are now used. While the data required are easily identified in the case of humans, the computation of life expectancy of industrial products and wild animals involves more indirect techniques. The life expectancy and demography of wild animals are often estimated by capturing, marking, and recapturing them. In the case of long-lived components, such as those used in critical applications: In actuarial notation , the probability of surviving from age  $x$ .

## 4: Estimate your required minimum distributions in retirement | Vanguard

*Life expectancy is calculated as the number of years a person is expected to survive based on the statistical average. The starting point used to calculate life expectancy is age-specific death.*

Estimating your longevity using one of the best life expectancy calculators can be a good way to improve the accuracy of your retirement financial and lifestyle projections. Will your money last as long as you do? What is the Average Life Expectancy? You have probably heard it before – Americans are living longer than any previous generation – a lot longer. The average life expectancy for a year-old American is That means that – according to the Social Security Administration – the average 65 year old man will live until almost 83 and the average woman will live until over But at least half of us will live even longer – a lot longer. And there is a twist, the longer we live, the longer we will live. A longer life begets an even longer life. While, a year-old American man can expect to live to almost 83, an 85 year old man can expect to live past 90 – on average. And further good news is that we are living healthier and more robust lives. We are doing more at older ages. There is no way around the fact that longer and healthier lives cost more money. How long you live represents an immense factor in planning for your retirement. How much you need for retirement is hugely impacted by how long you will live. If you retire at 65 and only live till 68, you will need only a small fraction of what you will need if you were to live till The 7 Best Life Expectancy Calculators Lifetime expectancy calculators use data to help assess how long you yourself are going to live. These calculators offer no guarantees of accuracy, but they might help you come up with a life expectancy that is perhaps more realistic for you. Some of the best life expectancy calculators include: This calculator is based on data from the New England Centenarian Study , the largest study in the world of people who live to The Livingto calculator asks you almost 50 questions to determine how long you might live. The particularly nice thing about this detailed life expectancy calculator is that it gives you personalized feedback on each data point about why it is important to your longevity. Blue Zones Vitality Compass: The Vitality Compass is the life expectancy calculator from Blue Zones. Blue Zones is a publisher dedicated to uncovering the best strategies for longevity based on places in the world where higher percentages of people enjoy longer lives. How Long Will I Live? Developed by The Wharton School at the University of Pennsylvania, this calculator looks good, but it only asks for some basic information and you have to enter your email to get results. Medical Life Expectancy Calculators: If you have a specific disease or condition, you might want to use a life expectancy calculator specific to your medical situation. While highly relevant, most of these are actually intended to be used by doctors. However, if applicable, you might try one of the following listed here or one focused on cardiovascular health. LifeSpan Calculator from Northwestern Mutual: Every time you answer one of the 14 questions on this easy to use life expectancy calculator, your estimated longevity is updated. This is great feedback for seeing how lifestyle choices and health factors impact how long you will live. Make up a spouse if you are single, I guess. However, they do give you a percentage chance of living to different ages which is interesting. All of the above calculators are based on real data. However, it is important to state again that these calculators are not percent accurate. They use averages and historical data to make projections. But remember, you are completely unique and there is no predicting the future. Here are a few strategies for creating a plan that feels rational: Most retirement calculators and even many retirement financial advisors use simple averages when calculating your retirement financial needs. You need to understand this and make sure you are okay with the calculations. The NewRetirement retirement planning calculator allows you to enter a goal age for you and your spouse if applicable. So, with this tool you can control how long you want to be able to fund your retirement. You may want to create different retirement plans based on an optimistic life expectancy and a pessimistic life expectancy. For example, you might have a solid financial plan that takes you from age 65 until you are 80 years old. And your back up plan might be to use home equity or some other source of wealth thereafter. It is important that you assess and refine your retirement plans regularly. Quarterly is recommended, but you should check in anytime your finances and health change. Retirement planning is not something you do once and forget. It should be a part of a routine. Most people approaching retirement are

## CALCULATING LIFE EXPECTANCY pdf

focused on figuring out how much savings they need. However, you might be better off figuring out how much income you need every month and then taking steps to guarantee that income for your lifetime. The two most popular sources of guaranteed lifetime income for retirement are: Social Security is income that is guaranteed for life – no matter how long you live. Because it lasts for as long as you do, it may be worth delaying the start of Social Security to maximize your monthly benefit. Lifetime annuities can be another source of guaranteed lifetime income. If you can afford a lifetime annuity, they can enable you to stop worrying about running out of money before you die. Your Life Expectancy and Your Retirement Plan This article gives you a variety of options for dealing with your life expectancy. No matter how you choose to plan, a good retirement calculator can help you make better choices. The tool is ideal for planning because it covers a comprehensive set of information relevant to retirement and lets you customize everything – including your own life expectancy. See how your goal age life expectancy impacts your retirement plan.

### 5: 5 Best Life-Expectancy Calculators - Encore - MarketWatch

*To use the calculator, answer all of the questions. You will find that many of the questions are about health-related behaviors that you have control over! Click to proceed to our life expectancy calculation and detailed personalized recommendations.*

### 6: Life Expectancy Calculator

*Calculate life expectancy and more. How much money needed for retirement depends a great deal on how long you expect to live. This life expectancy calculator can give an idea of the life.*

### 7: Life expectancy | www.enganchecubano.com

*Life Expectancy Calculator. The Living to Life Expectancy Calculator uses the most current and carefully researched medical and scientific data in order to estimate how old you will live to be.*

### 8: Lifespan Calculator – Test Your Life Expectancy || NM

*Another life expectancy calculation is healthy life expectancy (or disability-free life expectancy), which is the average number of years a person is expected to live in good health, or without disability, given current age-specific mortality rates and disease and disability prevalence rates.*

### 9: The Death Clock: Calculate your life expectancy today

*Death Clock on Google+ As your BMI is a good indication of a healthy lifestyle it has the biggest effect on your prediction. It is never too late to adapt to healthy living, a diet intake that balances out your physical excursions is the key to weight loss!*

*Survive Your Drive Conclusion: Delta journeys. Mommy Hugs (Classic Board Books) Penance not to be given to married person except on mutual consent. Transfer and diffusion of information technology for organizational resilience Woman of Indonesia Our Lord Was Baptized, You Know The confederate fiddle Intellectual character, by E. P. Whipple. Hollis Frampton, recollections/recreations What Should I Do if Reverend Billy Is in My Store? Illustration Index VI Before after school childcare choices World summit on sustainable development 2012 Wh40k 8th edition rulebook Understanding television production Education training Carolyn Anderson and John Lupo Tate, C. Community control of cable television systems. George the gentle giant. The European Union and Britain: Debating the Challenges Ahead Silhouette Shadows Wildflowers Grasses and Other Plants of the Northern Plains and Black Hills A Popular Treatise On Colds And Affections Of The Air Passages And Lungs Knock Knock. Youre Dead (House of Horrors, No 5) Nature is Culture Programming in Fortran 90 Works book of knowledge Scriviamo, Scriviamo Baby plays pat-pat Chava book file Making It Happen in Public Service Flaming Carrot comics presents Flaming Carrot, man of mystery! Classic sermons on praise Alzheimer disease David Knopman New York after Chinatown: Canal Street and the / Alternative readings of troubling texts : religion as a force against violence Date a live volume 10 Secrets of Indian Medicine An Asset Builders Guide to Service-Learning*