

# What Would Happen If You Lived To Age 100?

*Think it can't happen?*

*How would you pay for it?*

A journey into the new miracles of modern medicine  
that will inform ... and even take your breath away.



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Raymond James Financial Services

Guest Speaker: **DREW ROEUN, CLTC**

Brighthouse Financial

# *Happy Veteran's Day!*



**November 11, 2022**



# **“It's paradoxical ...**

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**...that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone.”**

**ANDY ROONEY**

“A Few Minutes with Andy Rooney”

CBS News program 60 Minutes





# What is “TOO OLD”?





# The Irony of Life Expectancy



Period Life Table, 2019, as used in the 2022 Trustees Report

Exact age	Male			Female		
	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy	Death probability <sup>a</sup>	Number of lives <sup>b</sup>	Life expectancy
0	0.006081	100,000	76.22	0.005046	100,000	81.28
100	0.348128	1,068	2.16	0.299778	3,021	2.49



# Why is Life Expectancy Increasing?

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☐ Dietary Improvements

☐ Commitment to Exercise

☐ Better Sleep Habits

**→ Medical Advancements & Breakthroughs**



# Let's Back Up to the Beginning

- ☐ Human existence begins as a single cell with 23 pairs of chromosomes
- ☐ At approx. 30 hours, cell division begins, doubling with each division
- ☐ Division is accomplished by the long DNA strands “unzipping” to permit copying.
- ☐ This unzipping occurs the length of the strand until it reaches the end of the strand ... and area known as “*telomeres*”

PATRICK COX

“The Methuselah Effect”



# It's all good, until ...

- ☐ This “copying” stalls at the telomeres region, leaving each new replicated cell with a shortened telomere region.
- ☐ But ... during the early days of embryonic life, a protein rebuilds the lost DNA.
- ☐ This replication is akin to the tail of a reptile.
- ☐ Unfortunately, this replication capability stops after about 4 days.

PATRICK COX

“The Methuselah Effect”





# The “Hayflick Limit”

- ❑ Dr. Leonard Hayflick, 1961
- ❑ Discovered human cells have a finite lifespan ... a limit to the number of times cells can divide.
- ❑ Perfect health & a stop to accelerated aging, you could reach age 120

***“The fundamental process of aging is the loss of telomeric DNA. Stop the loss of telomeric DNA, and you stop the process of aging ...***

***“The solution to Alzheimer’s is to STOP ACCELERATED AGING.”***

PATRICK COX

“The Methuselah Effect”



# Regenerative Biotechnologies

## (Stem cell therapeutics)

- ☐ Dr. Michael West, Founder of Geron 1990
- ☐ Goal: break through Hayflick Limit & reverse cellular aging
- ☐ isolation of Pluripotent Stem Cells (PSCs)
- ☐ identical to embryonic stem cells
- ☐ “immortal” as they have the telomeres gene “switched on”
- ☐ rejuvenate immediately, replicate completely, and can be differentiated into any cell type
- ☐ The genius of our DNA ... able to recognize superior cells



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# Other anti-aging ideas: “Lift Weights, Get Smart”

- ☐ Growing body of research: Age Related Cognitive Decline (ARCD) can be overcome through strength training.
- ☐ Sarcopenia, the age-related loss of muscle mass, strength, and functionality, can be reversed in most people.
- ☐ Strength - **especially leg strength** - correlates with the neurological health of the brain as well as lifespans.
- ☐ Strength-Training-Induced Neural Plasticity
- ☐ Neurogenesis (the growth of new nerve cells and connections in the entire body) is impaired when animals aren't engaged in load-bearing exercise.

PATRICK COX

“Life Weights, Get Smart”

09 July 2018



# Other anti-aging ideas: Coffee

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“... the consumption of moderate amounts of coffee was inversely associated with the cognitive decline associated with aging as well as the incidence of Alzheimer’s Disease.”

MARK A. SMITH, PhD.

“Therapeutic Opportunities for Caffeine in Alzheimer’s Disease ...”

Journal of Alzheimer’s Disease



# Other anti-aging ideas:

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- ☐ Pulsed Electro-Magnetic Field (PEMF) therapy
- ☐ Cold water / Cryo-therapy
- ☐ Vitamin D
- ☐ Investors like Larry Ellison (Oracle Founder) and Peter Thiel (PayPal Founder) contribute tens of millions of \$\$\$ to research on age-related disease.

PATRICK COX

"The Methuselah Effect"





# Changes to Life Expectancy

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**Maybe we need to change our  
expectations about life expectancy?**



# But living longer is great ... right?

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*“Unfortunately, underestimating your life expectancy can lead to trouble. Most people seem to base their plans for retirement on their parents’ longevity and leave themselves financially unprepared for their own, longer life spans.”*

PATRICK COX

“The Methuselah Effect”



# An Ironical Barrier

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“If you developed a simple compound that could delay the onset of age-related disease, you would be prohibited from bring it to market. Period.

“Under the current international medical regulatory system, no drug can be sold legally until it has been proven effective in treating a specific disease.

“Aging and death are not diseases.”

PATRICK COX

The Methuselah Effect

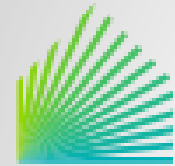


# Financial Implications of Longer Life Expectancy

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**To what extent have I underestimated the  
*quality* of a longer life expectancy?**

**And ... how will I *fund* that lifestyle?**



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what's ahead®

Guest Speaker: **DREW ROEUN, CLTC**  
Brighthouse Financial





# Life Expectancy Perspective ...

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***“I know that money can’t bring anybody peace.***

***But I also know that the converse is true ...  
that peace in this life is virtually impossible to find when  
you are harried by money worries.”***

NICK MURRAY

“You Are What You Do”

1998



# Two harmful planning mistakes ...

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1. Underestimating the effect of **inflation** ...  
especially late in life
2. Underestimating **life expectancy**



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Investors have historically defined risk as

**LOSING PRINCIPAL**

*but the definition has changed ...*



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**“The risk today is NOT that you will lose  
your money ...**

**but that you will OUTLIVE it.”**

Nick Murray



OK ...

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What should we do?

***PLAN for it.***





# Why Plan ?

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**“The life you live now, is the result of what you did 3-5 years ago.**

**“That means what you do today is going to determine your life 3-5 years from now.”**

ANDY FRISELLA  
09 November 2022



**You can't get the right answers ...  
Unless you ask the right questions.**



# Idea #1:

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**May we have 15 minutes ?**

**The 5 most important questions you've  
probably NEVER been asked**



# 1st Question:

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**“Do you have any overall plan to  
double your income  
during your retirement ?”**

NICK MURRAY

“Excellent Investment Advisor”



# The Retirement Income Challenge

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1997  
32 cents



2022  
60 cents

Source: US Postal Service





# A new goal ... perhaps ?

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## Growth

## Income

## Growth - of - Income



## Idea #2:

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**Determine if your portfolio contains  
good ideas or ....**

**Good ideas suitable for YOU.**



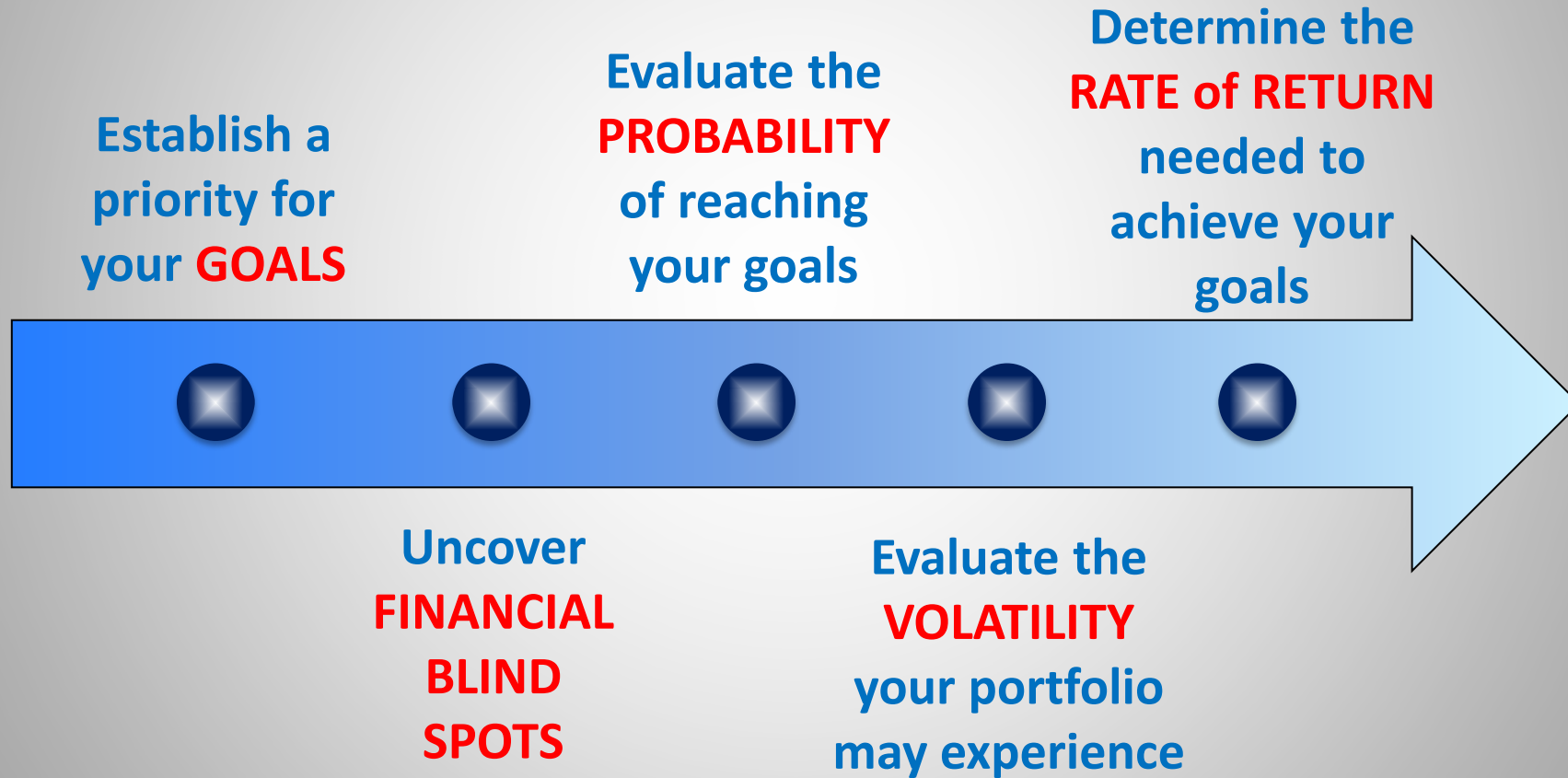
Do you agree ?

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**A prescription without a  
diagnosis is malpractice.**



# “The PROCESS”





# Idea #3: Estate Review

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- ❑ Documents created out of state ?
- ❑ More than 2 years ago ?
- ❑ Change in circumstances

- ❑ Complete set ?

- ◆ Trust
- ◆ Will
- ◆ Power of Attorney
- ◆ Health Care Surrogate
- ◆ Living Will
- ◆ Devise of Tangible Property



**Media & Volatility**







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# DISCIPLINE

is

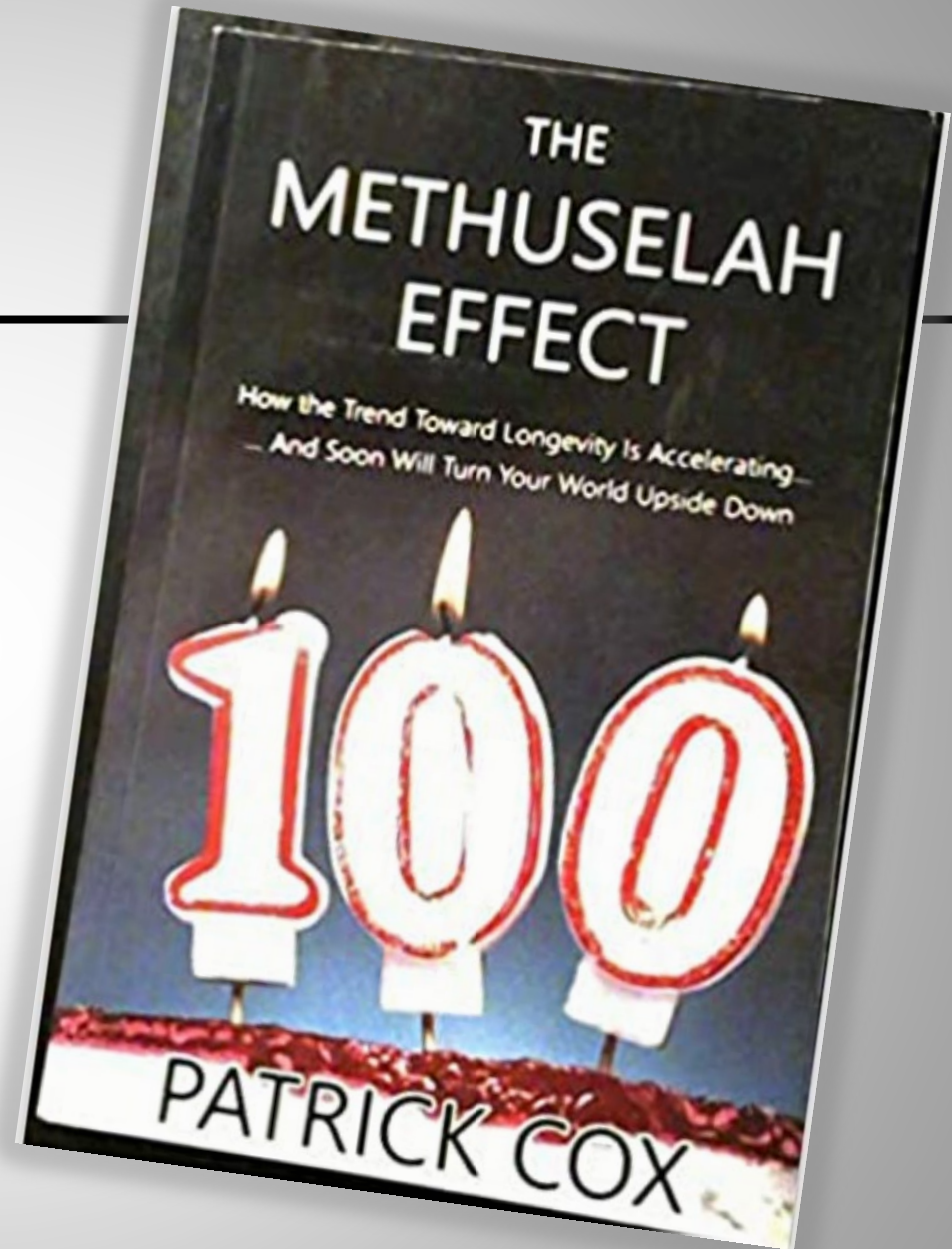
# FREEDOM



## Idea #4:

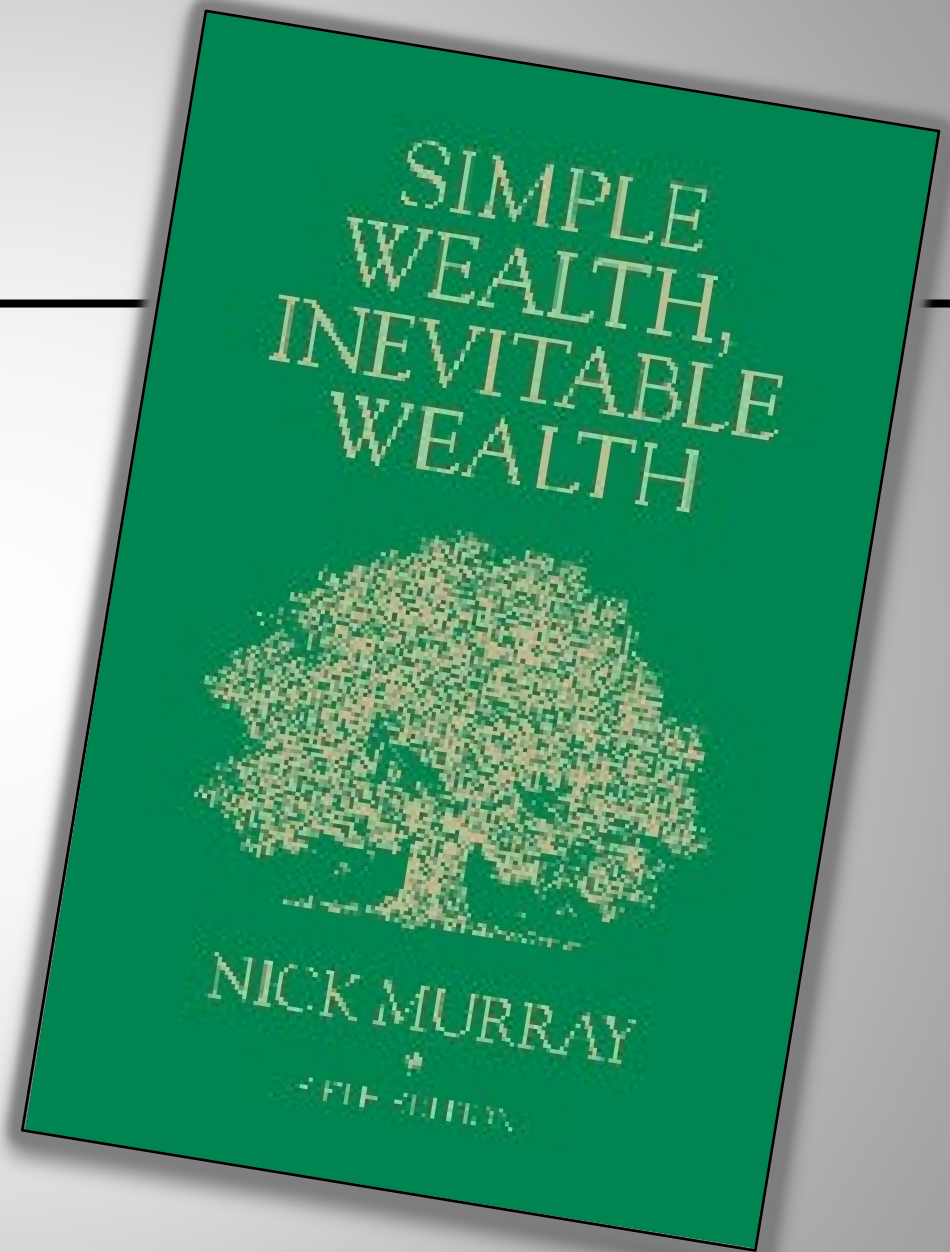
Read ...

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# Also Read ...

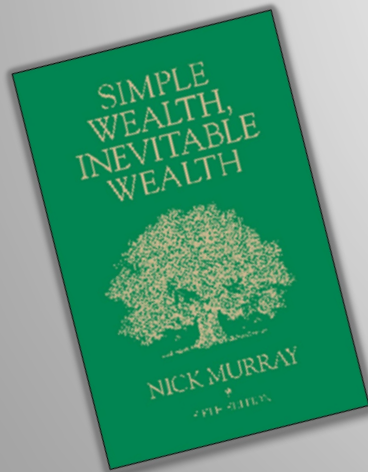


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If you would  
like more  
information:



*Your Opinion Matters*  
**What Would Happen If You Lived To Age 100?**  
November 9, 2022



Thank you for attending our Zoom meeting 😊

Your Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_

1) How well did the session cover ideas and topics that may be useful and valuable?  
( ) Very ( ) Somewhat ( ) Not Useful ( ) Nothing New

\_\_\_\_ YES, I'd like to know more about the implications of aging and inflation.  
\_\_\_\_ YES, I'd like to know more about how to fund a long retirement.  
\_\_\_\_ YES, I'd like to know more about "THE PROCESS".  
\_\_\_\_ YES, I'd like to know more about DUE DILIGENCE and SUITABILITY.  
\_\_\_\_ YES, I'll take 15 minutes to hear the "5 Questions I've Never Been Asked".

Comments / Questions: \_\_\_\_\_

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# Thank You !







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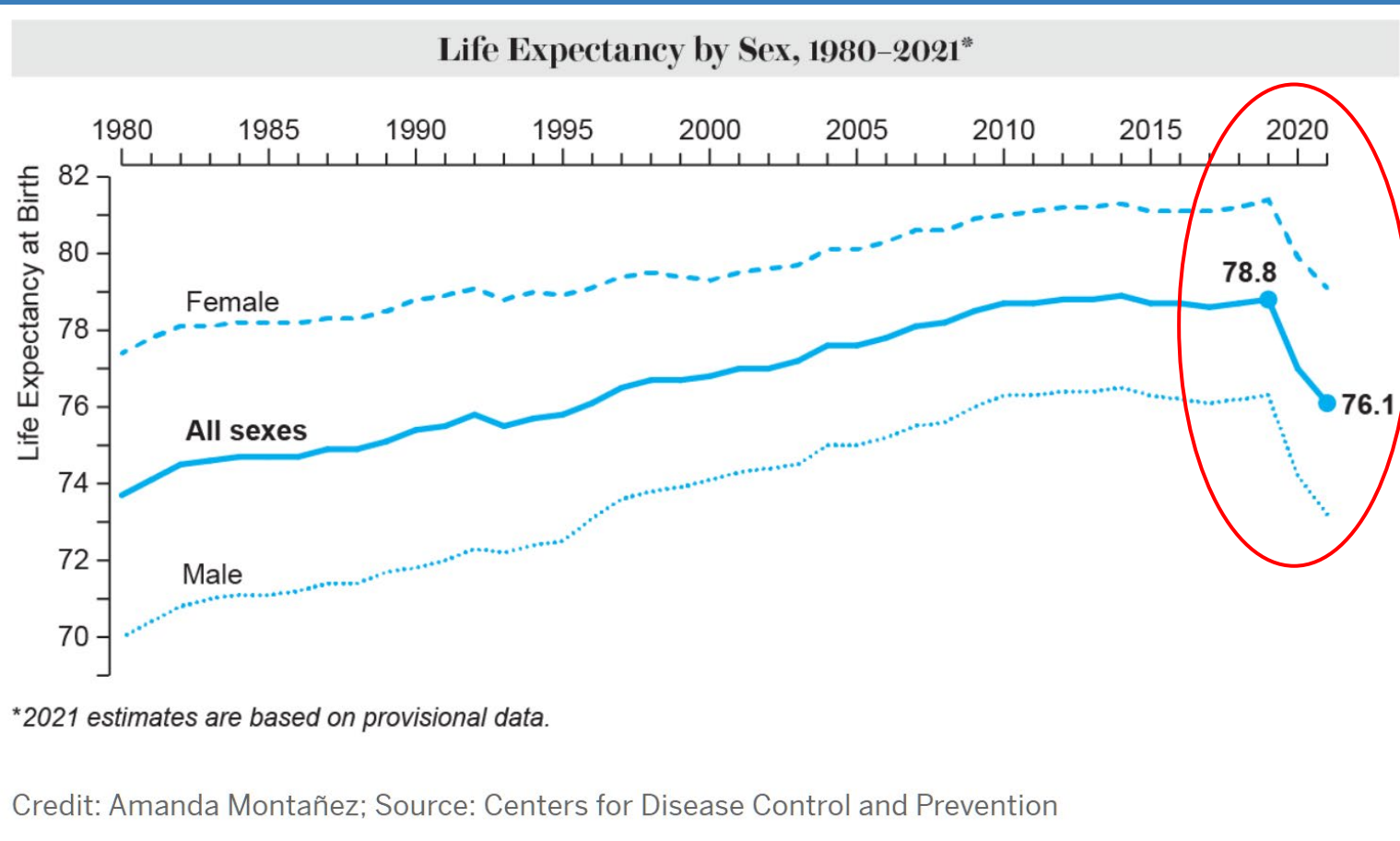
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# Changes to Life Expectancy





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# How do you define

# RISK



# Avoiding Risk (?)

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*There is no such thing as*  
**NO RISK.**





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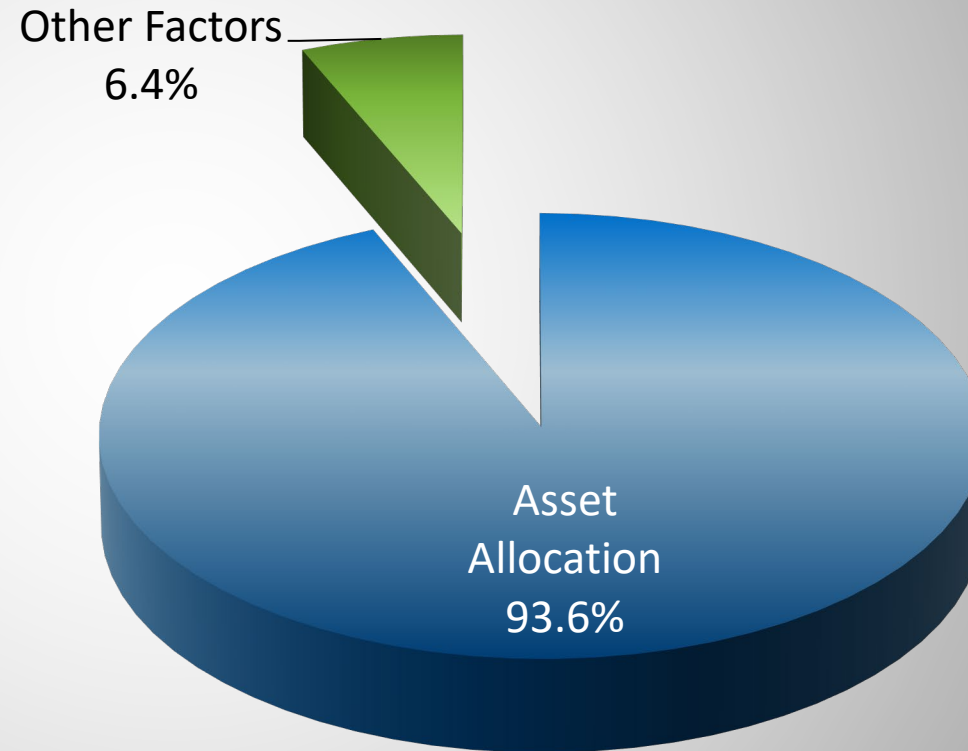
**“So how do I know if an  
investment is suitable  
for ME ?”**





# Determinants of Portfolio Performance

Huh ???



Financial Analysts Journal  
July/August 1986 | Vol. 42 | No. 4 | 6 pages  
Source: Association for Investment Management and Research  
Gary P. Brinson | L. Randolph Hood | Gilbert L. Beebower



None of this matters unless ...

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**You remain invested !**