



QuickFACTS[®]



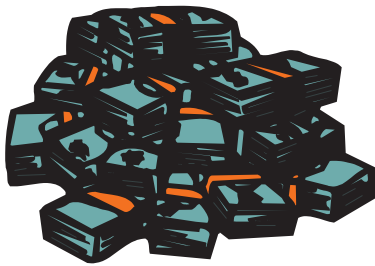
"Gratitude is not only the greatest of virtues, but the parent of all the others."

Cicero

INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

Welcome to QuickFACTS, a monthly fact sheet produced by MetLife's Mature Market Institute. Our focus is the emerging market of people 50+. We compile recent news and developments on workplace, retirement, caregiving, and longevity issues that impact our business and our customers. Ideas and comments for the editor are welcome by e-mail at fradding@metlife.com or by phone, 203-454-5302.

Save More and Work Longer



Retirement USA, a coalition of workers' groups, estimates that Americans between the ages of 32-64 need an additional \$90,000 in savings per household in order to maintain their standard of living in retirement. This savings gap, calculated using sophisticated modeling and based on certain assumptions, is the difference between current pension and retirement savings and what Americans need to be on track for retirement. In the private sector, only around half of full-time workers have access to a workplace retirement savings plan.

Andrea Coombes
 "U.S. Retirement Income Deficit: \$6.6 trillion"
MarketWatch Weekly
 September 18, 2010
Click for link to article

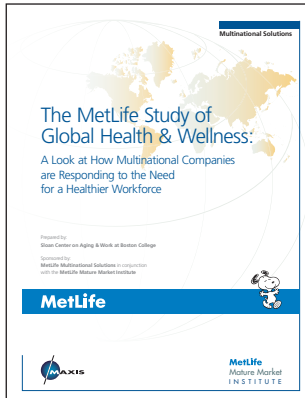
Web Watch

The basics of retirement accounts such as 401(k)s and IRAs are explained by Barbara Butrica, Senior Research Associate at the Urban Institute, on a six-and-a-half minute video. She also covers other issues such as who owns these retirement savings vehicles, why people make premature withdrawals, as well as what the government can do to encourage more retirement savings.

Click for link to video



Responding to the Global Need for a Healthier Workforce



In *The MetLife Study of Global Health & Wellness* the strategic approaches of four multinational companies toward employee health and well-being are examined in the context of global operations. The study provides insights into how multinational employers might want to tailor their programs and consider the challenges and opportunities that vary by country, such as local culture, local government, employee acceptance, availability of health care vendors, and communication with employees.

The MetLife Study of Global Health & Wellness:
A Look at How Multinational Companies are Responding to the Need for a Healthier Workforce
 Sloan Center on Aging & Work at Boston College
 MetLife Mature Market Institute
Click for link to study

International Ageing*—Alzheimer's Around the World

In a recent report released by Alzheimer's Disease International, an international federation of 73 Alzheimer's organizations, it was found that the cost of dementia care around the world was estimated at \$604 billion in 2010, the equivalent of 1% of the world's gross domestic product.

These costs come from unpaid care provided by friends and family, community care professionals, and direct medical costs.

Alzheimer's Disease International
World Alzheimer Report 2010
 The Global Economic Impact of Dementia
Click for link to report



*British/Australian spelling

Pre-Retirees, Retirees, and Advisors



As of March 2008 there were 41.3 million retirees in the U.S. Among retirees with at least \$100,000 in household investable assets, 56% use a financial advisor. The most common means of establishing a relationship with an advisor is through referrals from friends, family members, co-workers, and neighbors.

The Retirement Income Reference Book
 LIMRA
 LIMRA.com

Grandparents: A Snapshot

The demographic profile of today's grandparents is changing. Most are years away from retirement, almost half are paying off their mortgages, and now one in ten is a head of household and living with a grandchild. They are also contributing an increasing amount to their grandchildren's education. Sallie Mae found that while other extended family members are contributing to the cost of college education, most contributions came from grandparents. In 2009, grandparents contributed \$32 billion toward the cost of their grandchildren's higher education.



Krista Ramsey
 "Grandparents Come to Economic Rescue of Family"
The Cincinnati Enquirer
 September 10, 2010

Oldest Federal Judge



At 103, Judge Wesley E. Brown jokes that he doesn't even buy green bananas. He is thought of as inspirational by lawyers currently practicing in his court. However, Judge Brown does not yet hold the record for the oldest practicing Federal Judge. That record was held by Joseph W. Woodrough who lived to 104. Nine out of the ten oldest practicing judges have served in the last 15 years.

"103-year-old New York judge still at work despite needing oxygen tube in court"
 Capitalbay.com
 September 17, 2010
[Click for link to article](#)

Balancing Your Exercise Routine

According to the Centers for Disease Control and Prevention, unintentional falls in the U.S. are responsible for more than 18,000 deaths and 450,000 hospitalizations among those 65 and older. Evidence indicates that with proper strength and balance training, age-related declines can be delayed or minimized, and the rate of falls can be reduced by 50%. The Department of Health and Human Services is now amending its fitness guidelines for older adults to include balance exercises as part of an overall physical activity regimen.

John Hanc
 "Staying on Balance, with the Help of Exercises"
New York Times
 September 15, 2010
[Click for link to article](#)



A Satisfied Workforce



Between the years 2000–2007, workers in the professional, scientific, and technical fields aged 55–64 increased by 45%, and those over age 65 increased by 13% in terms of total numbers of workers. According to the Sloan Center on Aging and Work at Boston College, 91.3% of workers in this sector are also either very satisfied or somewhat satisfied. One key factor that may account for their high level of job satisfaction is the culture of workplace flexibility. More than three in five workers in this sector have the option of changing their schedules on a frequent basis.

Stephen Sweet and Marcie Pitt-Catsouphes et al
Talent Pressures and the Aging Workforce: Prof/Sci/Tech Services
Sloan Center on Aging and Work at Boston College
August 2010
[Click for link to report](#)

One Hundred Years and Counting

When it comes to living to 100, according to researchers Dr. Thomas Perls and Paola Sebastiani of Boston University, the key may be in your genes. The study of 1,000 people aged 100 or older found that the DNA of centenarians contains a number of genetic variations that can predict “exceptional longevity” with a 77% accuracy. Yet the role of lifestyle choices remains significant when it comes to healthy aging. Genes come into play only upon reaching extremely old age.

Rachel Bernstein
“Longevity – It’s in Your Genes”
Los Angeles Times
July 2, 2010
[Click for link to article](#)



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