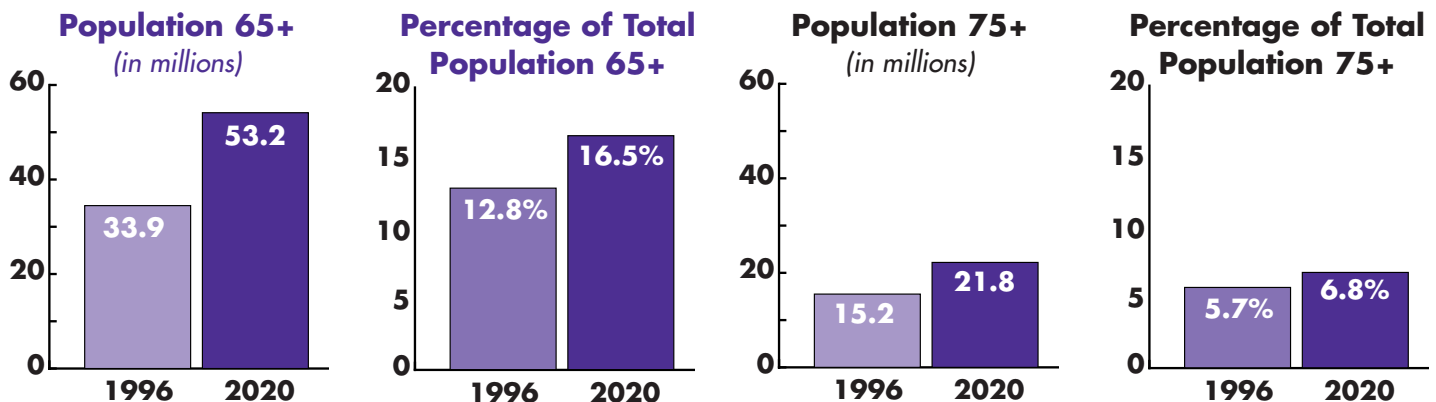


# MAKE THE RIGHT MOVE IN THE SENIOR MARKET — DEVELOP YOUR STRATEGY

- There are more than **18 million** single individuals **age 50+** in the U.S.
- Seniors' discretionary income totals **\$7 trillion**.
- **12%** of individuals age 65 *continue to work*.
- 65-year-old insureds who qualify for Medicare utilize the health care system **70%** more than they did at age 64.
- As life expectancy continues to improve, individuals **age 85 and over** will be the fastest growing segment of the elderly population with their numbers expected to **increase 143%**.
- **13 million** people age 50+ are online.
- Approximately **3.2 million** individuals over age 65 will be in nursing homes in 2010.
- The 50+ market owns **77%** of all financial assets in the United States and account for **40%** of consumer demand.

Sources: *Dallas Morning News*, March 11, 1999 and July 5, 1999; *Best's Review*, April 1999; *Selling To Seniors*, January 1999; *Best's Review*, December 1998



U.S. Census Bureau