

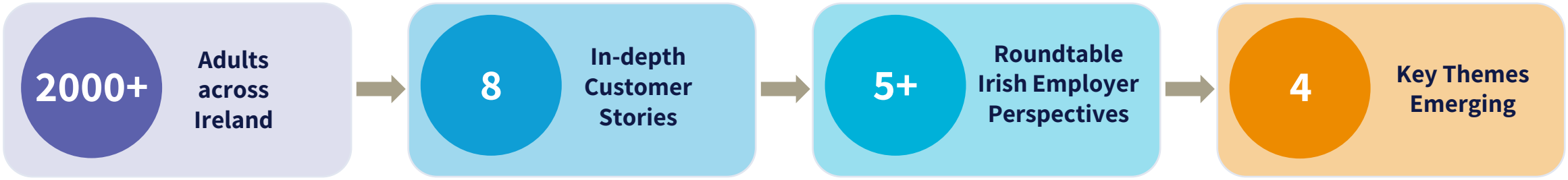
Planning for Longer Lives

Life 100+

Life 100+

What Life100+ tells us about longevity in Ireland

Major piece of independent Irish research commissioned by Irish Life to understand how people feel about longer lives, how prepared they are, and the support they may need to navigate them



A changing Ireland

Longer lives are reshaping expectations around health, work, financial security and retirement.

Understand before we respond

Build a deeper, evidence-based understanding of what people in Ireland are thinking, feeling and experiencing.

Help people navigate longer lives

Use that insight to inform conversations, communications and the support we provide

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4 Key Themes

Theme 1:

Living Well

People like the idea of living longer, once they are healthy, independent and fulfilled

60%
view the 100-year life positively

Only 25%
definitely want to live to 100 themselves

Theme 2:

Feeling Confident

Confidence and preparedness define people's response to longer lives

Less than 1 in 3 Feel in control if living to 100 becomes the norm (31%).

Theme 3:

Planning proactively

People see the need for financial planning for longer lives but there is a disconnect between awareness and action

74%
Of people believe it will be important to get advice
on funding a longer life and passing on money in a tax efficient way

Theme 4:

Working differently

Workplaces and career paths need to evolve to support people living longer.

Only 1 in 5
expect a traditional hard stop in work at a fi xed retirement age (19%)

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People want longer lives but on their own terms

The aspiration is not simply a longer lifespan. It is the ability to live well for longer.

60%

view the concept of a
100-year life positively

25%

definitely want to
live to 100 themselves



Are we planning for the lives people are actually going to live?

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The Confidence Gap

WHAT CLIENTS ARE SAYING

Changing retirement expectations

People expect to work for longer and retire differently.

More complex client needs

Health, family, care, money and lifestyle are all connected.

Pressure in mid-life

Balancing work, family and finances often leads to lower confidence.

When the prospect of living to 100 becomes personal, confidence and perceived control fall sharply.

52% Feel in control of the direction their life is taking now

VS

31% Feel in control if living to 100 becomes the norm

Only 1 in 3 are confident their pensions, savings and investments will support a 100-year life.

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Planning Proactively

Changing retirement expectations

People understand that longer lives require change:
different approaches to work, retirement and financial planning.

74%

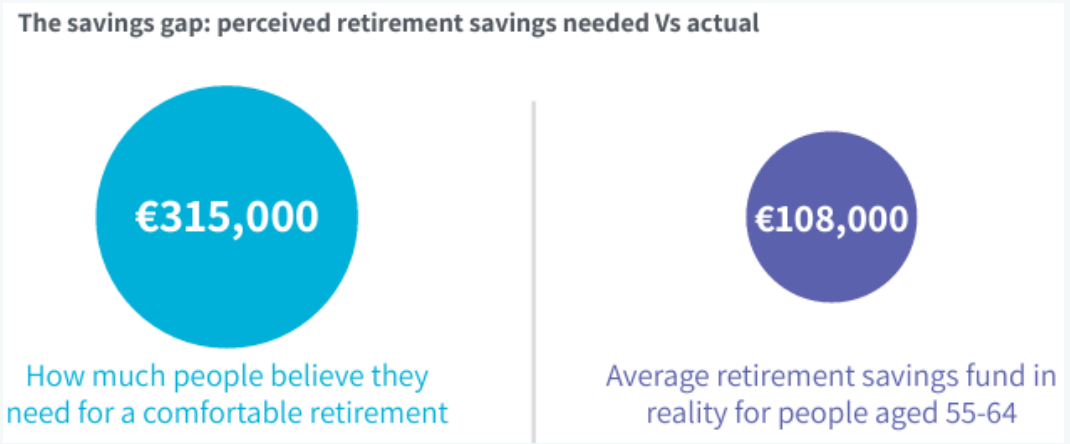
Believe people will generally need to work longer

Only +1 Year

When asked to adapt their own retirement plans, many only added 1 year

The retirement savings gap

People understand that longer lives require change:
different approaches to work, retirement and financial planning.



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The Value of Advice



Advice already makes a difference.

45% confidence in funding a longer life among those who have received professional advice

vs

23% confidence among those who haven't received professional advice

What Matters

People, behaviour and the changing world of advice



Irish Life