## **Consider the Odds of a Business Owner Dying Prior to Age 65:**

Here are the statistical chances of death prior to age 65 of owners in a business. Column one shows the chances if there is just one owner; column two shows the chance of one death when there are two owners; column three shows the chance of one death when there are three owners.

Column One		Column Two			Column Three							
If the owner'	Then the chance of	If ages of the two owners are:		Then the chance that one of them will die prior to age 65 is:	With three owners, here are the chances that one owner will die prior to age 65:							
s age is:	death by age 65 is:				Ages		Chance	Ages			Chance	
30	28%	30	30	48%	30	30	30	63%	35	45	60	51%
35	27%	30	40	47%	30	30	40	62%	35	50	55	54%
40	26%	30	50	44%	30	30	50	60%	35	55	55	51%
45	24%	30	60	36%	30	30	60	54%	35	60	60	43%
50	22%	35	40	46%	30	35	40	61%	40	40	45	59%
55	18%	35	50	43%	30	35	50	59%	40	40	55	55%
60	17%	35	60	35%	30	35	60	54%	40	45	45	58%
		40	45	44%	30	40	45	60%	40	45	55	54%
		40	55	39%	30	40	55	56%	40	50	50	55%
		45	45	43%	30	45	45	59%	40	50	60	49%
		45	55	38%	30	45	55	56%	40	55	60	46%
		50	50	39%	30	50	50	56%	45	45	45	57%
		50	60	31%	30	50	60	50%	45	45	55	53%
		55	60	27%	30	55	60	48%	45	50	50	54%
		60	60	22%	35	35	35	61%	45	50	60	48%
					35	35	45	60%	45	55	60	45%
					35	35	55	57%	50	50	50	53%
					35	40	40	60%	50	50	60	46%
					35	40	50	58%	50	55	60	44%
Source: Commissioners Standard Mortality Table					35	40	60	52%	55	55	55	45%
Source. Commissioners Standard Prortailly Table					35	45	50	57%	55	60	60	36%

Are you willing to gamble the financial security of your family and business on these odds?

VSA 2B5.15 ed. 09-12 Page 1 of 1

© VSA, LP The information, general principles and conclusions presented in this report are subject to local, state and federal laws and regulations, court cases and any revisions of same. While every care has been taken in the preparation of this report, VSA, L.P. is not engaged in providing legal, accounting, financial or other professional services. This report should not be used as a substitute for the professional advice of an attorney, accountant, or other qualified professional.