

World's Oldest Human Passes Away Leaving Behind a Lesson on Retirement Income Planning

Eunice Sanborn of Jacksonville Texas passed away peacefully January 31, 2011 at the age of 114. According to the Guinness Book of World Records, she was the oldest living person in the world at her death. And while the average person certainly wouldn't expect to live as long, her story provides valuable insight into the growing trend of longer life expectancies and the need for a well thought-out retirement income planning solution.

February 9, 2011 (FPRC) -- Houston, TX 2/4/11- Eunice Sanborn of Jacksonville Texas passed away peacefully January 31, 2011 at the age of 114. According to the Guinness Book of World Records, she was the oldest living person in the world at her death. And while the average person certainly wouldn't expect to live as long, her story provides valuable insight into the growing trend of longer life expectancies and the need for a well thought-out retirement income planning solution.

"There's three major risks retirees face when they transition from accumulating assets for the future to distributing assets to provide retirement income," explains Eli Mitcham president of Sustain Wealth Advisors, LLC a Registered Investment Adviser.

"The first is longevity risk and the possibility that a retiree today could live far longer than they ever expected at the time they initially retired," says Mitcham. "At the turn of the century, the average person could only expect to live 3 years in retirement. Today that average has grown to 18 to 20 years."

Take the case of Eunice Sanborn and it becomes quite evident that there is always a possibility of living even longer. This has the potential to put quite a strain on one's retirement accounts over time as these investments are forced to continue pumping out income over an exaggerated period.

"Inflation spending is the second risk and how much things may cost in the future," explains Mitcham. "And finally, there's portfolio risk which is the possibility that one's investments do not perform as expected."

"Most financial advisors are concerned in growing assets for younger investors," says Mitcham. "As an investment management firm, our difference lies in our focus on retirement minded investors. We seek to help clients preserve their hard earned principal while at the same time creating income streams that grow with inflation over a lifetime."

Feel free to follow the link for more information on retirement income planning.

Advisory services are offered through Sustain Wealth Advisors, LLC a registered investment adviser specializing in asset protection and retirement planning services for conservative investors who are looking for retirement income and peace of mind.

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