

Press Release

Pension News: Longer life expectancy linked to mother's age

With life expectancy increasing, research has found that first born children are more likely to reach the age of 100 than siblings born later, largely be due to them being born when their mothers were young

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Interesting research has found that longer life expectancy among first born children may largely be due to them being born when their mothers were of a young age. The research investigated centenarians born in the United States from 1890-1893, and found that first borns were more likely to cross the century mark than siblings who were born later.

Although there has been a vast amount of research conducted into this, there still remains no definitive answer as to why this is the case; however, many theories have been put forward, including that mothers of a younger age have healthier eggs less susceptible to disease and damage, and that women are generally of much better health around these ages.

However, one flaw in the research is that it can often be very difficult to find out exact details of births that have taken place over 100 years ago, due to inaccuracy in record takings.

The phenomenon was named the "birth order effect" by Leonid Gavrilov, who found daughters were three times more likely to reach 100 years compared with siblings of a higher age, and first born sons twice as likely to reach 100.

Yet he highlights that children born to women in their 30s and 40s still have a very high chance of reaching a centenarian age due to nutritional, health and living improvements compared to any child born 100 years ago.

Samir El-Alami of **PensionCalculator.org**, leading online pensions and annuities resource, said: "Decreasing mortality rates are making it increasingly difficult for the state to support an elderly population, meaning the onus of responsibility for providing for one's retirement is quickly shifting to the individual. Care must be taken to supplement your **state pension** entitlement with a **personal pension fund** or other savings, and to ensure it will last as long as you live – by purchasing an **annuity**, for example."

With recent changes meaning it is no longer compulsory to purchase an annuity by age 75, experts have cautioned against the possible risks of opting for income drawdown, especially with lifespans becoming harder to predict.

Mr El-Alami added: "It is important to ensure that your pension fund will provide you with an income for the rest of your life, and not run out if you live longer than expected.

"An annuity can give you the security of having an annual income for as long as you live, and seeing if you are entitled to an **enhanced annuity** can guarantee you do not live more frugally than you should for your life expectancy."

www.PensionCalculator.org is a free online resource for pensions, annuities, and all aspects of retirement planning. The site includes information guides, comparison tables, reviews, daily pension news and an ask the experts section for user-submitted queries.

Notes for editors

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Contact Name: Samir EL-Alami

Company: **PensionCalculator.org**

Contact Email: [click to reveal e-mail](#)

Contact Phone: 08458801980

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