



Challenges Trends Opportunities

# Institutional Insights

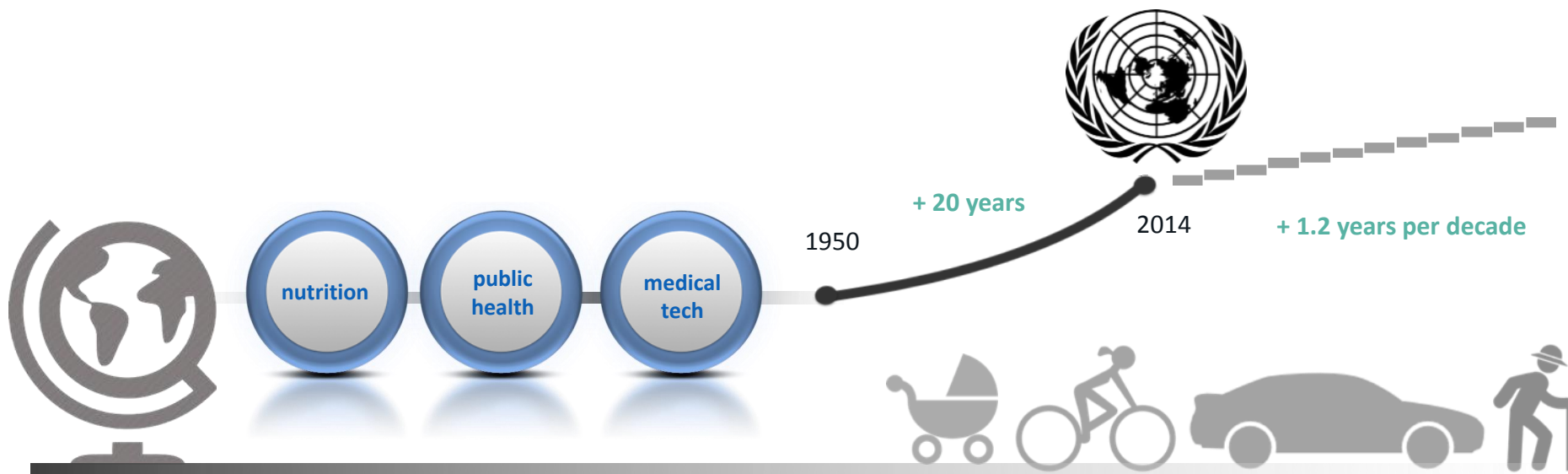


Investments

**#longevity  
trending  
globally**



# life expectancy



# life expectancy



# grey tsunami



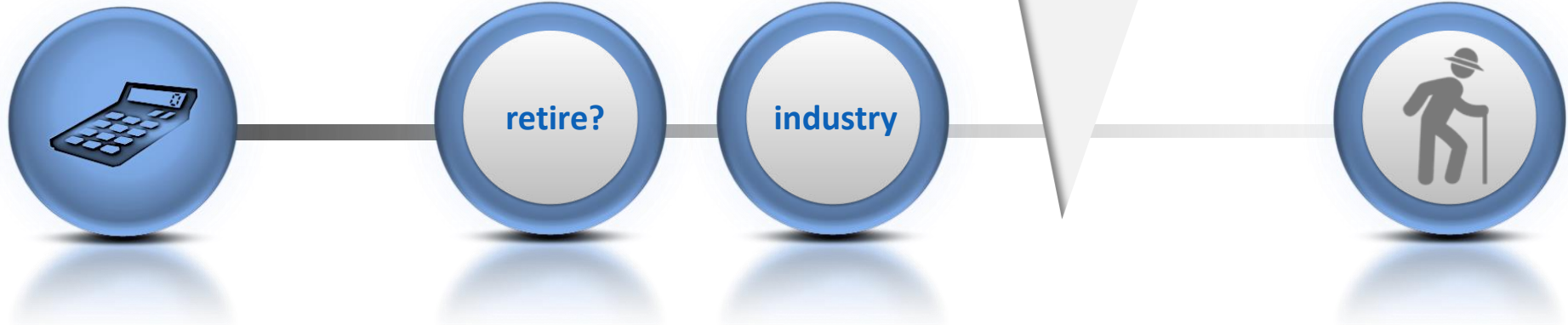
demographic shift

growing burden of the young

growing vulnerability of the old



# assumptions





- not intended to fail with age
- hadn't evolved for long term use

- ageing and health not hard-coded
- health / longevity are modifiable

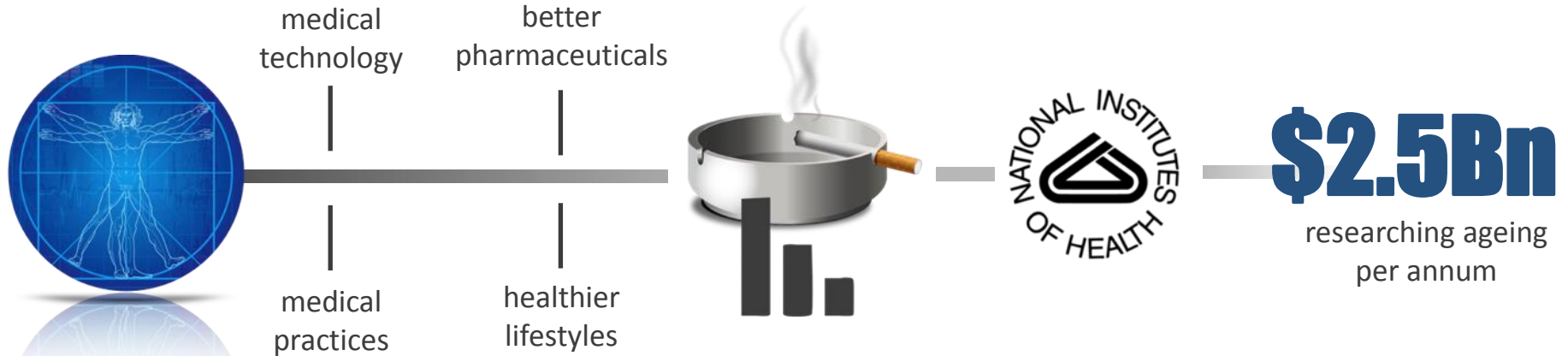


## ageing

random  
uncontrolled

highly regulated development  
ability to manipulate

# managing ageing





# science fiction?



**FACT!**

# Work Stem Cell Discovery Could Lead To Treatments For Various Blood And Immune Disorders



September



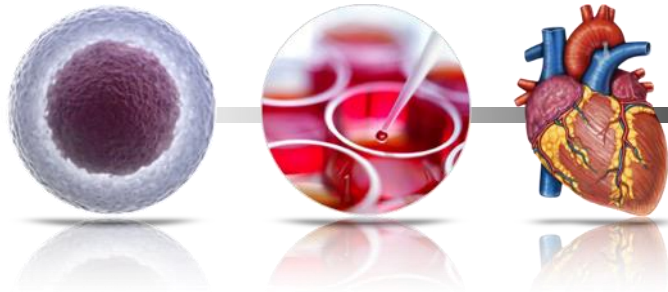
photo credit: ZEISS Microscopy, "Human blood with red blood cells, T cells (orange) and platelets (green)"

Flickr. CC BY-NC-ND 2.0

Nick  
amp

photo cre

# stem cells



**\$2.8Bn**

researching investment per  
annum

Alzheimer's cancer  
spinal chord injury

diabetes  
osteoarthritis

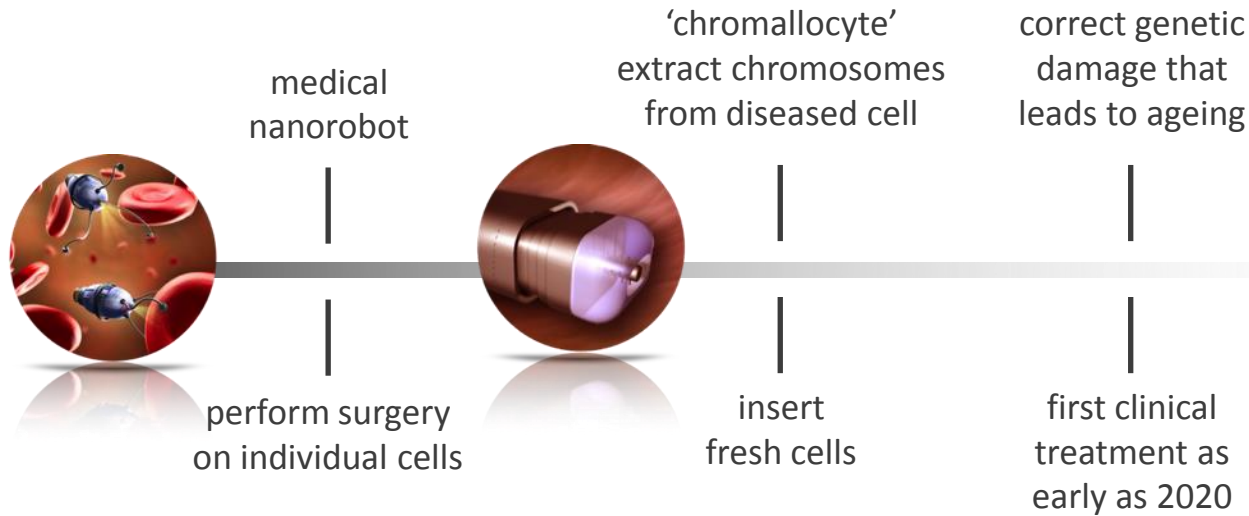
stroke  
burns  
heart disease

rheumatoid  
arthritis cardiac  
repair

USA  
CVD death every 34  
seconds



# medical nanotechnology



## retirement?

people living longer than we can reliably predict

# ZA impact?



- historical assumptions no longer apply
- living longer, healthier than predecessors
- without re-think ... will run out of money



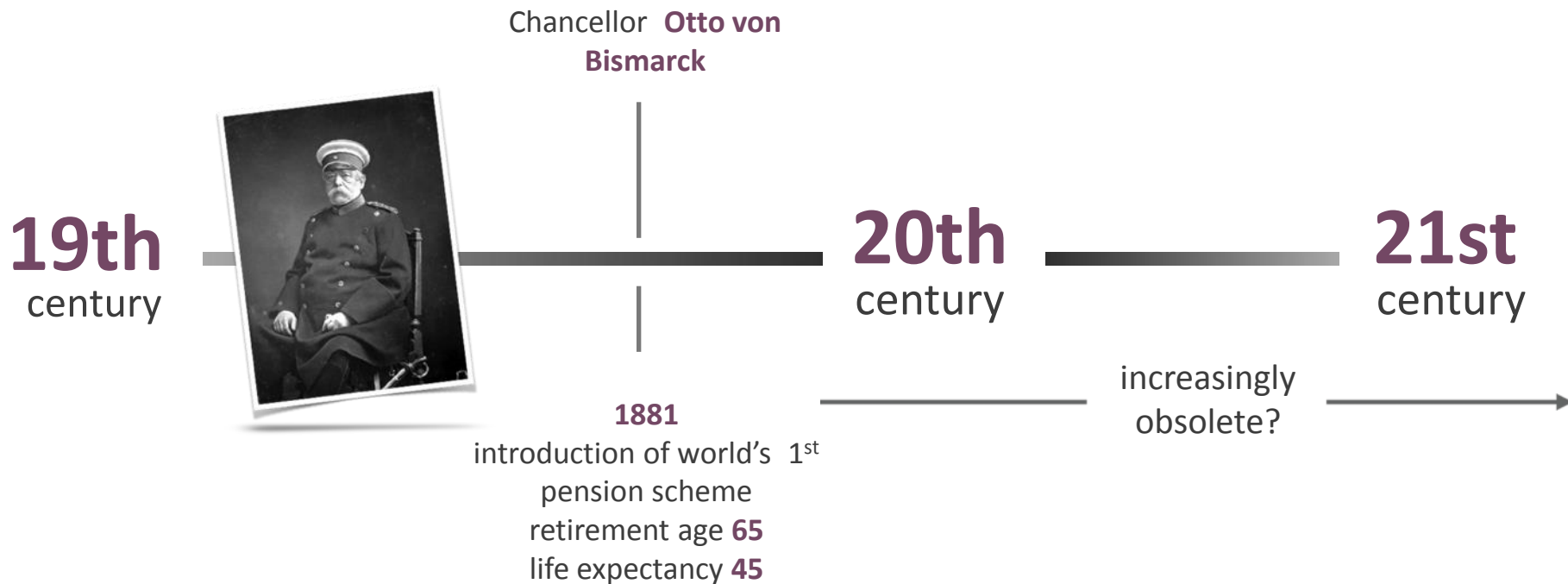
# longevity BOOM!



- currently life expectancy +/- 50 ... would be 70 if not for HIV/Aids
- ARVs started early ... can prolong life to within 86% of HIV negative person
- NHI impact



# history lesson



# delay retirement





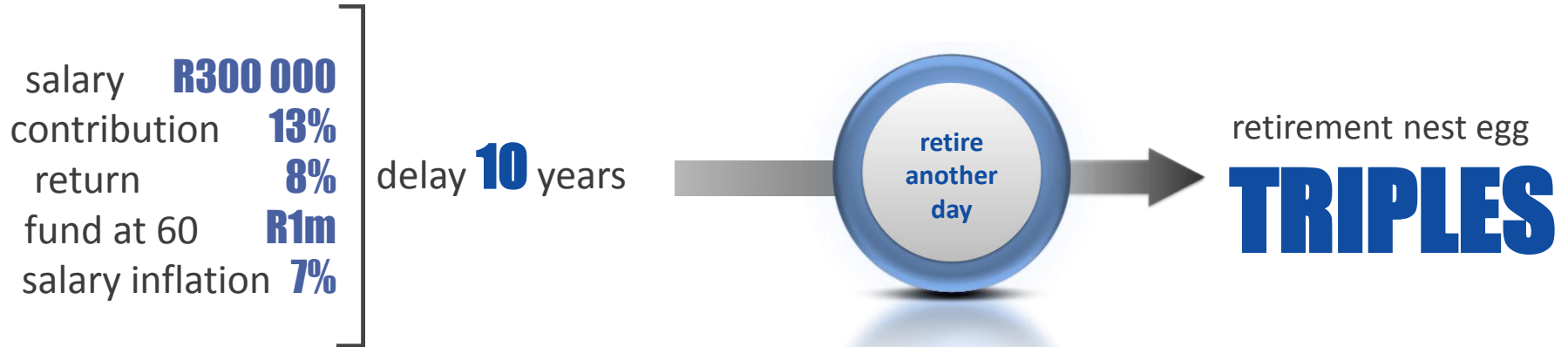


salary **R300 000**  
contribution **13%**  
return **8%**  
fund at 60 **R1m**  
salary inflation **7%**

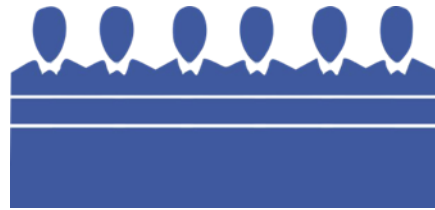
delay **6** years



retirement nest egg  
**DOUBLES**



# government intervention



effect of early  
retirement?

encourage post  
retirement  
alternative income

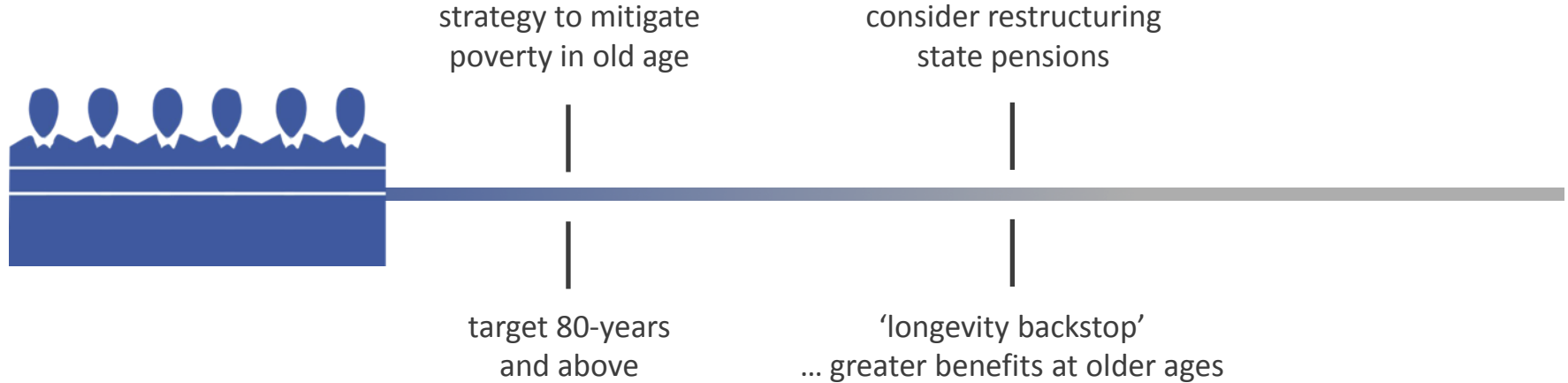
continue in interest  
bearing tax efficient  
savings vehicle

age and conditions

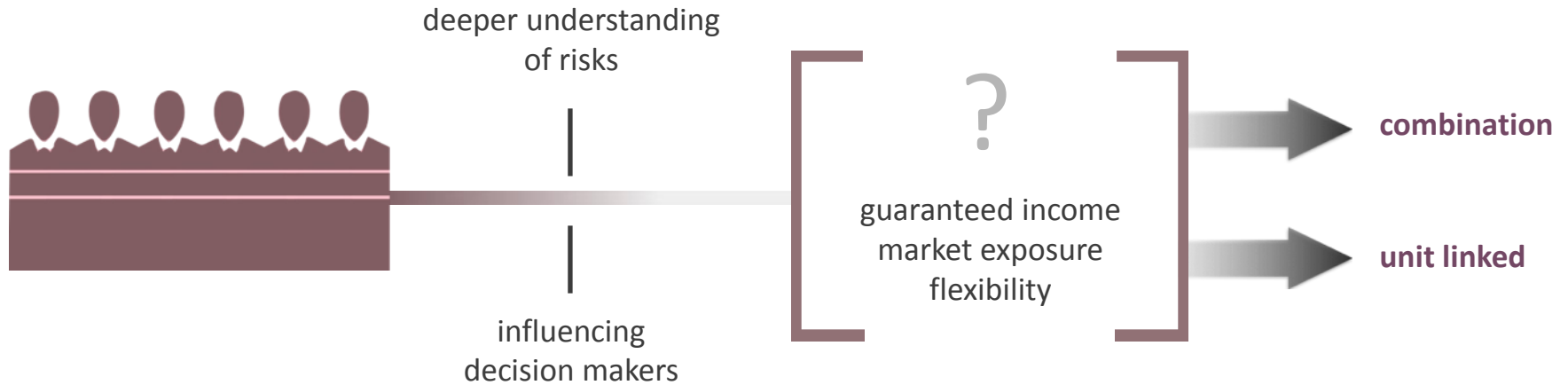
eliminate compulsion  
to withdraw  
retirement savings

youth  
unemployment?

# government intervention



# solutions needed



# further actions



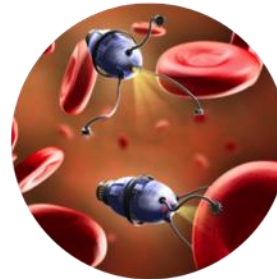
can be addressed  
on  
structural and  
professional  
levels



**goalposts** have shifted ... still **shifting** ...

pressure to provide **relevant** solutions and structures ...  
at the lowest sustainable cost

fiduciary **responsibility** to influence real change



[www.sanlambenchmark.co.za](http://www.sanlambenchmark.co.za)





