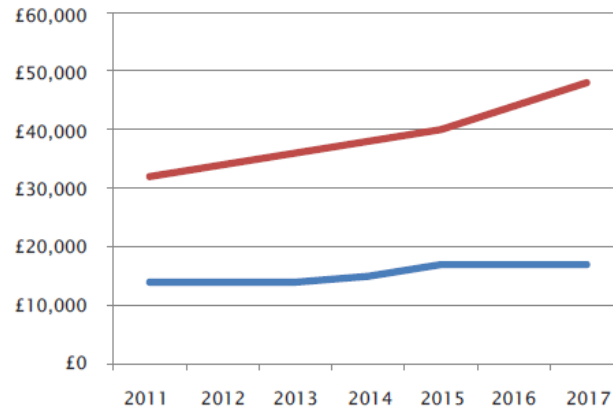


The personal life cycle: stages



Comparison of income by career
 Red =
 Blue =

Topic 11: The personal life cycle

Types of insurance:

Attitudes towards risk:

HIGHER RISK	LOWER RISK

	1978	2018
GET MARRIED		
HAVE CHILDREN		
LIFE EXPECTANCY		

Financial advisor questions:

Extra Notes...

The personal life cycle: stages

Birth and infancy

Childhood (up to 12)

Teenager (13-19)

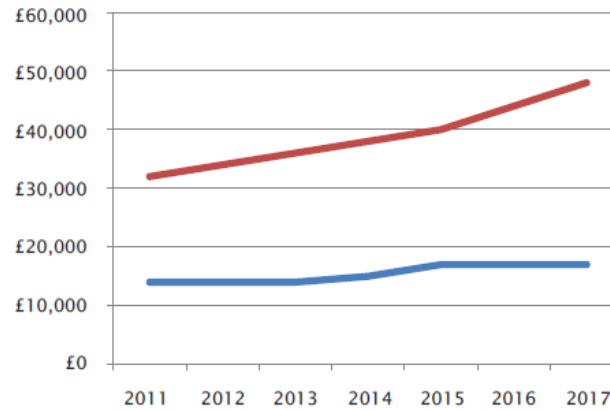
Young adulthood (18-25)

Birth and infancy

Childhood (up to 12)

Teenager (13-19)

Young adulthood (18-25)



Comparison of income by career

Red = Professional

Blue = Non-professional

Topic 11: The personal life cycle

Financial advisor questions:

Do you want to have children?

Private or state school? Uni?

How much current debt?

How much current income?

Opportunities for promotion?

Types of insurance:

Buildings

Contents

Car

Travel

Health/life

Attitudes towards risk:

HIGHER RISK

Young people

LOWER RISK

People with children

People in or nearing retirement

Extra Notes...

	1978	2018
GET MARRIED	Men: 27 Women: 25	Men: 36 Women: 34
HAVE CHILDREN	Pre-25: 47%	Pre-25: 25%
LIFE EXPECTANCY	Men: 69 Women: 75	Men: 78 Women: 82