Session 2A: Demographic Implications of Aging
Discussant: John W. Paddon, FSA, Consulting Actuary

Presented at the Living to 100 and Beyond Symposium

Orlando, Fla.

January 7-9, 2008

Papers Presented:

Challenges on Improved Life spans in India—The Actuarial Implications
N.V. Subramanyan, MBA, MPhil, ICWAI, CAIIB

Economic Sustainability of Retirement Pensions in Mexico: Is there a link with the Mexican-origin Population in the U.S.?
Roberto Ham-Chande, Ph.D.

Income Inequality and Life Expectancy: New Evidence
Robert L. Brown, Ph.D., FSA, FCIA, ACAS, HONFIA
Steven G. Prus, Ph.D.

Although I could not be present in person at the symposium to participate in the readings of the three papers and the discussions that followed, I do have the following observations based on my review of the papers themselves:

1. All three papers have provided key information and data significantly enhancing the international flavor of the material presented and discussed—particularly trends in population numbers, age distributions and migration patterns in two key emerging nations (Mexico and India) and the overall quality of health in relation to income levels in a number of European and North American countries. The quantity and quality of this type of information is a relatively recent, and highly welcome development.

2. All of the authors were fully responsive to the steering committee's advance suggestions for additional simplifications and summarizations of text and tables. This

significantly increased the overall understandability of each presentation. The use of slides in Mr. Submarayan's remarks was especially helpful and straightforward.

3. In preparation for the next symposium, presumably to be held early in 2011, the Society of Actuaries, in tandem with other actuarial, statistical, demographic and related governmental organizations, should make every effort to obtain suitable updates of this data and information; first and foremost from these authors, if feasible. Volatile and rapid changes are occurring in these significant items of data. These must continue to be measured, updated and expanded in as coordinated and orderly a way as possible, as well as published widely for the benefit of government and professional agencies, as well as for interested and concerned individuals.

4. The social and economic implications of long-term survival to ages at or near 100, by rapidly-increasing numbers of people worldwide, all underscore the need for continued reliable, up-to-date and widely disseminated information and data, related to and expanded from that already presented in this symposium by these authors.