



Unhealthy Longevity in the United States

AUGUST | 2023



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Research
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SOCIETAL PURPOSE



Report Title Headline (Style=Title)

Report Subtitle or Sub-headline (Style=Subtitle)

AUTHOR Name, FSA, MAAA
Title
Company

SPONSORS Mortality and Longevity Strategic
Research Program Steering
Committee

Diversity Equity and Inclusion
Strategic Research Program Steering
Committee



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CONTENTS

Executive Summary (optional but encouraged) (Style=Heading 1).....	4
Section 1: Heading Level 1 (numbering is optional) (Style=Heading 1).....	5
1.1 Heading Level 2 (numbering is optional) (Style=Heading 2)	5
1.1.1 Heading Level 3 (Numbering Is Optional) (Style=Heading 3).....	5
1.2.1 Bullet or numbered list examples (Style=Heading 3)	5
1.2 Footnote or Endnote examples	6
1.3 More General Text	6
Section 2: Tables and Figures	7
2.0 Image or Screen Shot Example	7
2.1 Table Example.....	7
2.2 Figure Examples.....	8
Section 3: Use as Many Sections as You Need (Style=Heading 1)	10
3.1 Heading 2 (Style=Heading 2).....	10
3.2 Heading 2 (Style=Heading 1).....	10
Section 4: Acknowledgments	11
Section 5: List of Participating Companies (delete if not applicable).....	12
Appendix A: Title (Style=Heading 1)	13
Endnotes	14
References.....	15
About The Society of Actuaries Research Institute	16
Saving the Document Theme	17
A.2 Using Styles in the Theme.....	17
A.2.1 New Sub-Heading	18

Report Title (Style=Title)

Report Subtitle (Style=Subtitle)

The report title font should be Calibri Light size 25, color SOA blue (R:2 G:77 B:124). The report subtitle, if any, should be Calibri size 16, color (R:58 G:165 B:189).

General text in the body of the report (Style=Body: normal) should be Calibri Light size 10, color black (R:0 G:0 B:0). Paragraph settings should be left aligned with 0" indentation on both the left and the right. Spacing should be 0 pt Before, 10 pt After, and line spacing should be Multiple 1.08.

Executive Summary (optional but encouraged) (Style=Heading 1)

(Style=Body: normal) This Latin-looking fake text is here to give you an idea of what text might look like on the page. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed aliquam eros non quam molestie, vitae laoreet nisl porttitor. Aenean orci metus, vehicula ut arcu quis, pellentesque accumsan felis. Maecenas commodo nisl vel lectus iaculis ullamcorper. Etiam venenatis, erat sed iaculis laoreet, dui arcu auctor nibh, id tincidunt lorem nisi condimentum ante. Pellentesque vitae venenatis ex. Pellentesque id justo in ante aliquam iaculis. Sed ex magna, lobortis sed ante eget, pellentesque vulputate justo. Ut leo magna, commodo at aliquet at, scelerisque vel lorem. Duis id nulla lectus. Sed in posuere nisi, in blandit ante. Nunc urna sem, accumsan quis arcu in, cursus sollicitudin tortor. Quisque eu dapibus odio. Nullam ullamcorper lectus suscipit nibh interdum ultricies.



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Section 1: Heading Level 1 (numbering is optional) (Style=Heading 1)

Numbering sections and subsections is optional. If you do number them, be sure to use numbers, not letters. Letters should only be used in appendix labels.

Heading Level 1 (Style name is Heading 1) font should be Calibri size 14, color SOA blue (R:2 G:77 B:124); paragraph settings should be left aligned with 0" indentation and spacing should be 30 pt Before, 3 pt After; line spacing should be Multiple 1.08; and by checking "Keep with next" in Line and Page Breaks, the heading will always appear on the same page as the first line of text under the heading.

1.1 HEADING LEVEL 2 (NUMBERING IS OPTIONAL) (STYLE=HEADING 2)

Heading Level 2 font should be Calibri size 10.5, bold, all caps, color for fonts (R:139 G:78 B:139); paragraph settings should be left aligned with 0" indentation and spacing should be 18 pt Before, 3 pt After; line spacing should be Multiple 1.08; and by checking "Keep with next" in Line and Page Breaks, the heading will always appear on the same page as the first line of text under the heading. Vestibulum volutpat arcu in convallis hendrerit. Morbi et vehicula massa. Vestibulum ac dolor consectetur neque euismod mattis. Sed quis nibh suscipit, congue lorem eget, hendrerit tellus. Integer vulputate sed nisi eu convallis.

1.1.1 HEADING LEVEL 3 (NUMBERING IS OPTIONAL) (STYLE=HEADING 3)

Heading Level 3 font should be Calibri size 10.5, all caps, color black (R:0 G:0 B:0); paragraph settings should be left aligned with 0" indentation, spacing should be 18 pt Before, 3 pt After; line spacing should be Multiple 1.08; and by checking "Keep with next" in Line and Page Breaks, the heading will always appear on the same page as the first line of text under the heading.

Pellentesque vitae congue lectus, eget feugiat leo. Suspendisse ultricies purus eu elit euismod iaculis. Ut quis eros tempus, vehicula justo in, elementum dolor. In est velit, efficitur ac fringilla et, ornare eget nunc. In in mi quam. Maecenas non magna sit amet lacus pretium hendrerit non in magna.

1.2.1 BULLET OR NUMBERED LIST EXAMPLES (STYLE=HEADING 3)

Curabitur sagittis bibendum purus ut eleifend. Duis posuere eu nisl non ultricies. Maecenas in lorem neque. Etiam lacinia justo imperdiet, blandit tellus ac, scelerisque turpis. Mauris egestas venenatis diam quis scelerisque. Etiam tincidunt auctor maximus. Duis eget laoreet nulla. Donec commodo at ligula et sodales. Ut laoreet sollicitudin enim, in finibus arcu rhoncus in. Donec augue enim, vulputate vitae tristique aliquet, semper in leo. Phasellus feugiat neque vitae pellentesque aliquam.

Here is an example of a bullet-point list with multiple levels.

- Bullet list
 - Sub-bullet level 1
 - Sub-bullet level 1
 - Sub-bullet level 2
- Bullet list

Nulla facilisi. Duis eu dictum lorem, eget malesuada felis. Ut accumsan risus tortor, vitae sollicitudin neque ornare non. Sed et erat nec nisi luctus tempor nec ut magna. Pellentesque ultricies quam venenatis nunc pretium feugiat. Nam sit amet ante posuere, aliquam ligula ut, molestie ante. Sed urna justo, semper sit amet metus nec, elementum pretium nibh. Curabitur molestie, dui non tincidunt faucibus, sapien erat posuere quam, vel finibus est lectus sed urna.

And here is an example of a numbered list.

1. Numbered list
2. Numbered list
3. Numbered list

Suspendisse ultricies purus eu elit euismod iaculis. Ut quis eros tempus, vehicula justo in, elementum dolor. In est velit, efficitur ac fringilla et, ornare eget nunc. In in mi quam. Maecenas non magna sit amet lacus pretium hendrerit non in magna.

1.2 FOOTNOTE OR ENDNOTE EXAMPLES

If you use footnotes, they look like this¹ or this*. (See the footnotes at the bottom of the page.) Do not use numbers for footnotes if numbered endnotes also appear in the file. Footnote text should be black Calibri Light font size 7.5.

If you use endnotes, the reference in the body looks the same as a footnote, but you must go to the Endnotes section to find them.¹ The Endnotes section should go after any appendices and before any references.²

1.3 MORE GENERAL TEXT

Vivamus dictum id sapien vitae viverra. Donec feugiat orci non efficitur vehicula. Mauris tincidunt nulla odio, gravida tempor nisi facilisis sed. Vivamus vulputate, felis eget tempus suscipit, nibh nisl commodo enim, et imperdiet nunc purus eu tellus. Vivamus vehicula nisl a risus finibus, eu fringilla diam ultrices.

¹ Insert footnote 1 text here.

Section 2: Tables and Figures

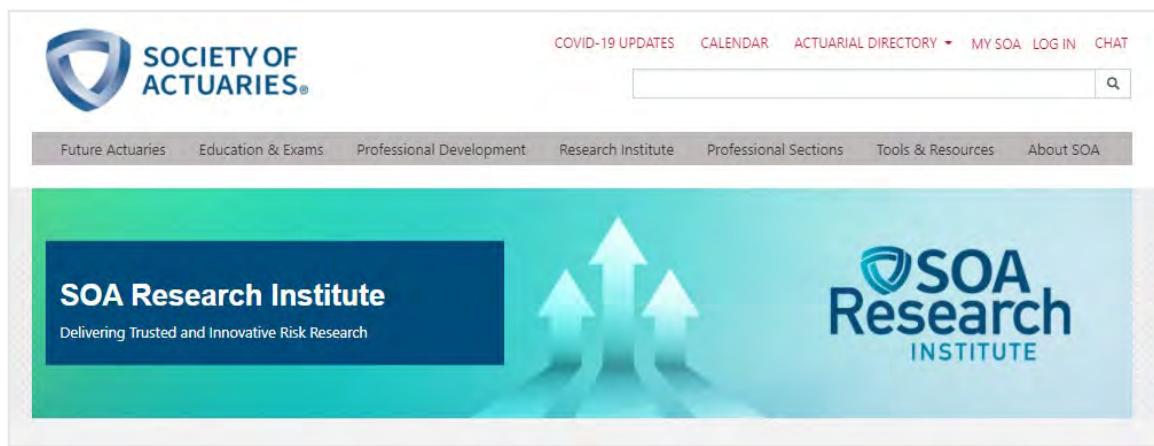
This section provides examples of tables and figures. Figures include graphs, charts, pictures or other objects inserted into your report.

2.0 IMAGE OR SCREEN SHOT EXAMPLE

Put a border around screen shots and other images that do not have a border around them. The border should be 1 pt wide and color pale gray R:231 G: 231 B: 231 or hex E7E7E7. To create a border, insert a rectangle (Insert / Shapes / choose a rectangle with square corners) over the top of the screen shot. The reformat the rectangle so that it has no fill and the lines are the width and color above. Resize the rectangle as needed to fit the image.

Like tables, graphs and figures, the screen shot or image should be flush left with the margin.

Figure 1
SCREEN SHOT EXAMPLE



2.1 TABLE EXAMPLE

See the table example below. The header row should be (R:130 G:65 B:130) with white Calibri font size 9 and bold, aligned with the bottom of the cell. Text in the table should be black Calibri Light font size 9. Rows in the table should alternate between pale gray (R:231 G: 231 B: 231) and no color, starting with pale gray.

The table title or description should appear immediately above the table, flush left, and should be Calibri size 10, all caps, color SOA blue (R:2 G:77 B:124). The table number should include the word Table in black, bold, Calibri Light font size 9. The table number should appear immediately above the table title or description.

If you are showing a caption or credit, it should appear immediately below the table, flush left, in Calibri Light font size 8.5, color med-dark gray (R:127 G:127 B:127) and should have 4 pt spacing before it and use double line spacing.

Table 1 (Style=Table-Figure Number)**TABLE TITLE OR DESCRIPTION (STYLE=TABLE-FIGURE TITLE)**

	Column	Column
Row	29	\$3,800
Row	33	\$3,600
Row	25	\$7,700

Credit or permission line goes here.

For the best resolution and maximum flexibility in the way that your table appears in the final report, it is most efficient to generate a table in Word, then type or cut and paste your organized data into it. To generate a table, you can either:

- Copy the example table above (including the table number, title and caption) and adjust the number of columns and rows for your data, or
- Insert a new table and then adjust fonts lines and coloring and add the table number, table title and caption, if using a caption (see Appendix A: for further information about making the adjustments).

2.2 FIGURE EXAMPLES

Figures include graphs, charts, pictures or other objects inserted into your report. Figure number and title fonts are the same as for tables. Figures include charts or graphs as well as pictures or objects.

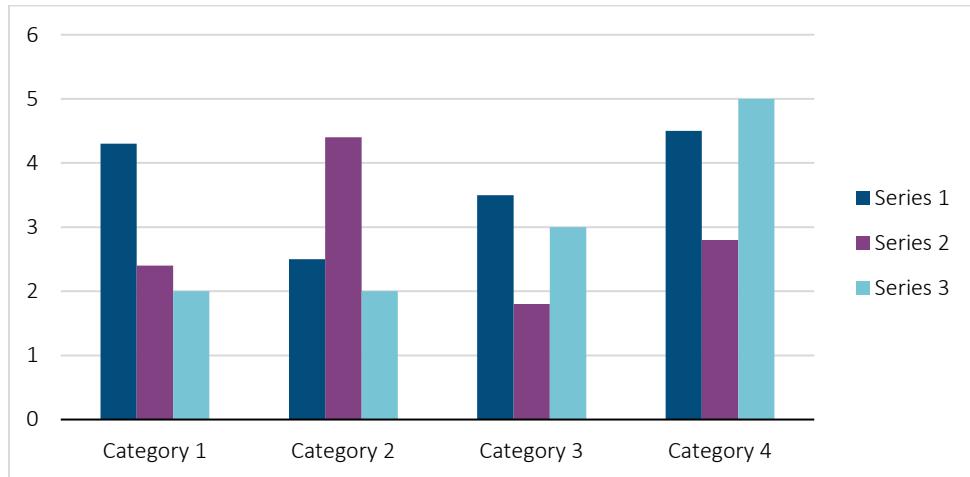
The figure title or description should appear immediately above the table, flush left, and should be Calibri size 10, all caps, color SOA blue (R:2 G:77 B:124). The figure number should include the word Table in black, bold, Calibri Light font size 9. The figure number should appear immediately above the figure title or description.

Text inside the figure should be black Calibri Light size 9 and the figure should have a thin, light gray border around it: line width 0.75 and color (R:191 G:191 B:191). You should adjust the figure size to make sense for the data and the placement on the page.

For the best resolution and maximum flexibility in the way that a chart or graph looks in a report, it is best to generate the chart in Word, cutting and pasting your organized data into the version of Excel that supports the chart.

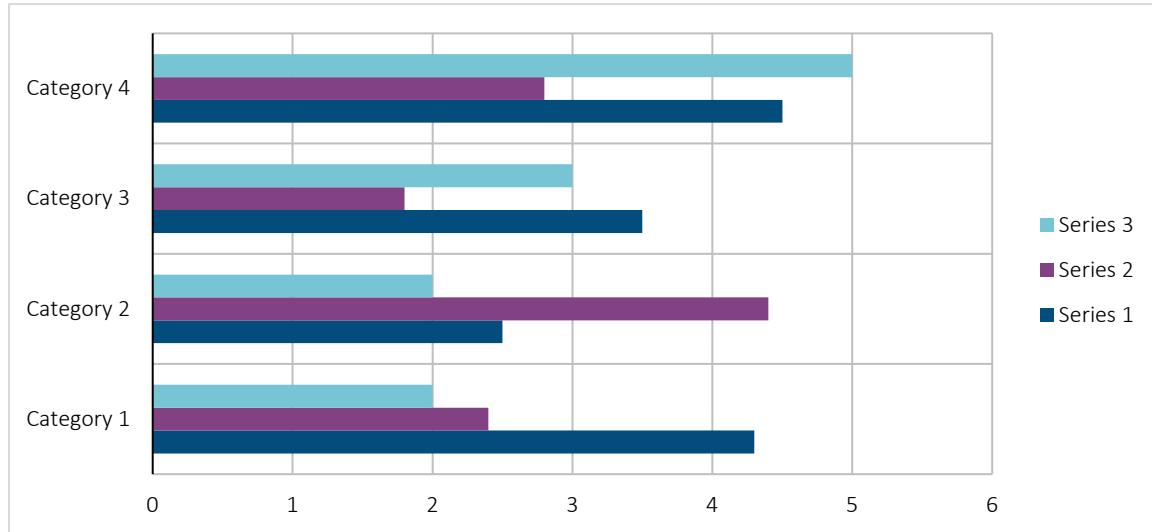
Here some ways to generate a chart in Word:

- Copy a sample chart provided (including the table number, title and caption) and adjust the chart type, size, etc. as needed, or
- Insert a new chart, change the template and chart type, then adjust details as needed (see Using Chart Theme Templates for further information about making the adjustments), or
- Insert a new chart and then adjust all the details.

Figure 1 (Style=Table-Figure Number)**GROUPED COLUMN CHART SAMPLE (STYLE=TABLE-FIGURE TITLE)**

Credit or permission line goes here.

Curabitur sagittis bibendum purus ut eleifend. Duis posuere eu nisl non ultricies. Maecenas in lorem neque. Etiam lacinia justo imperdiet, blandit tellus ac, scelerisque turpis Mauris egestas venenatis diam quis scelerisque. Etiam tincidunt auctor maximus. Duis eget laoreet nulla. Donec commodo at ligula et sodales. Ut laoreet sollicitudin enim, in finibus arcu rhoncus in. Donec augue enim, vulputate vitae tristique aliquet, semper in leo. Phasellus feugiat neque vitae pellentesque aliquam.

Figure # (Style=Table-Figure Number)**TABLE FIGURE TITLE OR DESCRIPTION (STYLE=TABLE-FIGURE TITLE)**

Credit or permission line goes here.

Vestibulum volutpat arcu in convallis hendrerit. Morbi et vehicula massa. Vestibulum ac dolor consectetur neque euismod mattis. Sed quis nibh suscipit, congue lorem eget, hendrerit tellus. Integer vulputate sed nisi eu convallis. Duis maximus aliquet accumsan. Cras et velit sit amet elit mattis mattis at ut elit.

Section 3: Use as Many Sections as You Need (Style=Heading 1)

Curabitur luctus pellentesque ornare. Integer massa dolor, lacinia eget finibus sit amet, vulputate ut metus. Nullam blandit erat ut enim aliquam, a finibus mauris tincidunt. Integer et pulvinar est. Pellentesque imperdiet erat a lorem tempus elementum. Cras justo diam, eleifend nec purus sit amet, pulvinar varius metus. Nulla in aliquet turpis. Praesent sollicitudin nibh eu nibh suscipit consequat. Nullam a metus ligula. Proin sed nunc a urna auctor efficitur. Donec dictum

Suspendisse eu tincidunt arcu. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Maecenas vitae est ut enim vulputate eleifend. Phasellus eu est erat. Quisque scelerisque semper velit sit amet cursus. Sed dictum pulvinar quam a aliquet. Proin sed condimentum ante. Mauris lobortis malesuada velit in faucibus.

3.1 HEADING 2 (STYLE=HEADING 2)

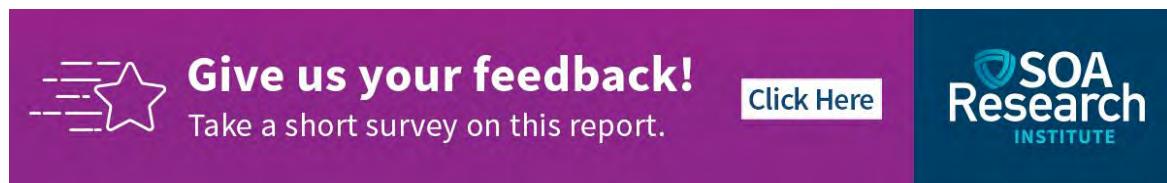
Sed gravida eleifend neque a efficitur. Cras varius lacus dolor, non aliquam sapien pellentesque a. Aliquam lacinia, libero a tristique mattis, arcu quam porttitor erat, nec pellentesque ex tellus et sapien. Mauris pharetra bibendum orci, ac eleifend nisl tristique et. Mauris et suscipit lectus. Aliquam ut varius orci, vel lobortis purus. Donec auctor posuere egestas. Integer at dolor non nulla tempor mollis.

Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Maecenas vitae est ut enim vulputate eleifend. Phasellus eu est erat. Quisque scelerisque semper velit sit amet cursus. Sed dictum pulvinar quam a aliquet. Proin sed condimentum ante. Mauris lobortis malesuada velit in faucibus.

3.2 HEADING 2 (STYLE=HEADING 1)

Sed gravida eleifend neque a efficitur. Cras varius lacus dolor, non aliquam sapien pellentesque a. Aliquam lacinia, libero a tristique mattis, arcu quam porttitor erat, nec pellentesque ex tellus et sapien. Mauris pharetra bibendum orci, ac eleifend nisl tristique et. Mauris et suscipit lectus. Aliquam ut varius orci, vel lobortis purus. Donec auctor posuere egestas. Integer at dolor non nulla tempor mollis.

Suspendisse eu tincidunt arcu. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Maecenas vitae est ut enim vulputate eleifend. Phasellus eu est erat. Quisque scelerisque semper velit sit amet cursus. Sed dictum pulvinar quam a aliquet. Proin sed condimentum ante. Mauris lobortis malesuada velit in faucibus. Phasellus tellus massa, suscipit sed erat quis, iaculis mollis nibh. Nam tincidunt tortor et nisi fringilla varius.



Section 4: Acknowledgments

The researchers' deepest gratitude goes to those without whose efforts this project could not have come to fruition: the Project Oversight Group and others for their diligent work overseeing questionnaire development, analyzing and discussing respondent answers, and reviewing and editing this report for accuracy and relevance.

-OR-

The researchers' deepest gratitude goes to those without whose efforts this project could not have come to fruition: the Project Oversight Group for their diligent work overseeing, reviewing and editing this report for accuracy and relevance.

-OR-

The authors' deepest gratitude goes to those without whose efforts this project could not have come to fruition: the volunteers who generously shared their wisdom, insights, advice, guidance, and arm's-length review of this study prior to publication. Any opinions expressed may not reflect their opinions nor those of their employers. Any errors belong to the authors alone.

Project Oversight Group members (list alphabetically by last name; list SOA credentials first, followed by other credentials in alphabetical order):

Name, Credentials

Name, Credentials

Name, Credentials

At the Society of Actuaries Research Institute (list alphabetically by last name; list SOA credentials first, followed by other credentials in alphabetical order):

Name, Credentials, Title

Name, Credentials, Title

Section 5: List of Participating Companies (delete if not applicable)

Sed gravida eleifend neque a efficitur. Cras varius lacus dolor, non aliquam sapien pellentesque a. Aliquam lacinia, libero a tristique mattis, arcu quam porttitor erat, nec pellentesque ex tellus et sapien. Mauris pharetra bibendum orci, ac eleifend nisl tristique et. Mauris et suscipit lectus. Aliquam ut varius orci, vel lobortis purus. Donec auctor posuere egestas. Integer at dolor non nulla tempor mollis.

Participating Company 1

Participating Company 2

Participating Company 3

Appendix A: Title (Style=Heading 1)

(Style=Body: normal) If you have multiple appendices, they should be labeled with letters (A, B, C, etc.), regardless of whether the sections in the body of the report are numbered.

The body of this report template provides details for many of the key elements of SOA branding. Most of those elements are captured in the Document Theme that governs the Styles, Fonts and Colors that appear in this document's templates.

Endnotes

¹ Endnote text should be black, Calibri Light size 10 font.

² Endnotes appear after any appendices and before any References.

References

(Style=Body: normal) References can be listed in order by individual's last name if corresponding text citations follow the name, date system. For example: (Anderson, 2020).

If references are treated as numbered endnotes, they should be numbered chronologically per their appearance in the text.

Morbi ac turpis dolor. Quisque urna erat, condimentum sit amet egestas eget, blandit eu quam. Vivamus ullamcorper imperdiet diam, eu vulputate metus aliquam id.

Maecenas a orci sed purus elementum vulputate suscipit eget nulla. Quisque semper, diam eget auctor placerat, tellus urna tincidunt nulla, in maximus massa libero at libero.

Aenean non mauris at odio maximus faucibus quis ac lectus. Vestibulum porttitor, ligula non molestie tempor, lacus enim euismod lorem, sed hendrerit velit eros posuere enim.

Donec congue sollicitudin imperdiet. Nulla eu mattis quam.

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

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Schaumburg, Illinois 60173
www.SOA.org

Saving the Document Theme

You can save the Document Theme from this sample report template on your network or hard drive and then use it in other documents. You might want to use this approach if, for example, you are preparing your text in various documents. When you are ready to combine it into a single document, the fonts and colors will be all ready to go.

Alternatively, you can cut and paste into this template text from another document that you have already prepared, and it may automatically convert to the SOA branding theme, depending on how the other document has been set up.

To save the theme that this document uses, on the Design ribbon, click on the arrow beneath Themes...



From the menu that pops up, select "Save Current Theme..." give the theme a name (suggestion: SOA) and save it. The theme file should have extension ".thmx". You can save it in the default location or navigate to another location and save it there. The default filepath should be something like this:

C:\Users\<YourUserID>\AppData\Roaming\Microsoft\Templates\Document Themes

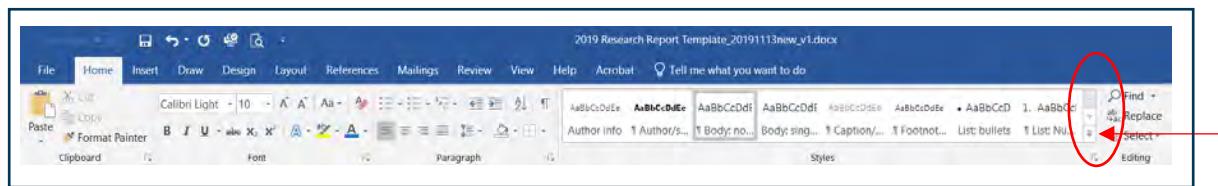
You may prefer to save the theme in another location that will be easier for you to remember and/or find.

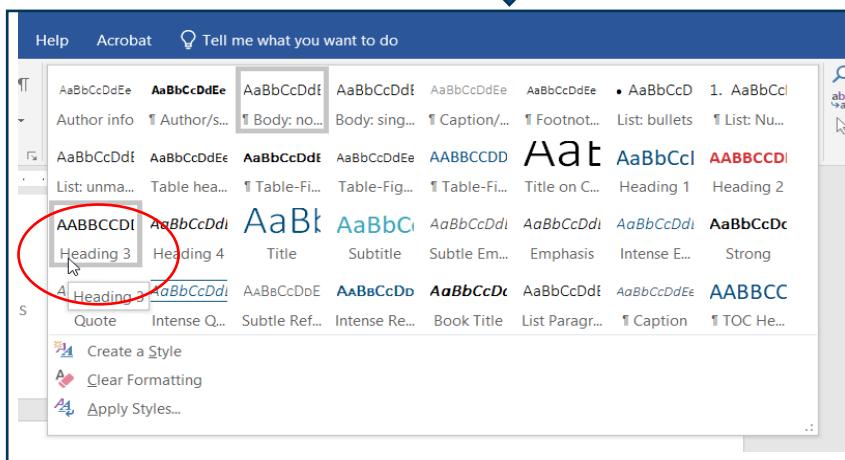
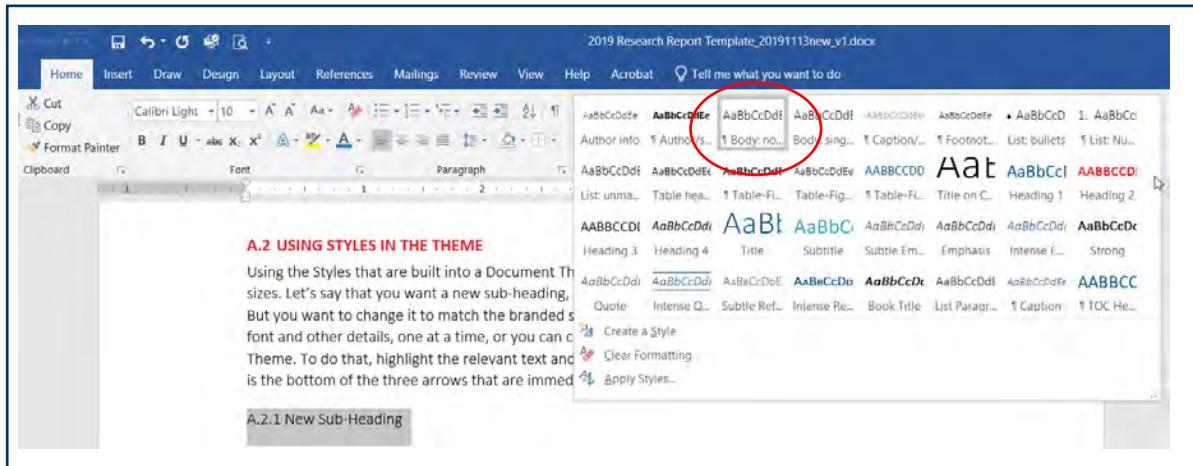
To use the saved theme in another document, open the other document and on the Design ribbon, click on the arrow beneath Themes, then from the menu that pops up, select "Browse for Themes...", go to the location of the saved theme, click on it and then click on "Open" in the pop-up window. Now your other document is using the theme you selected. When you save the document, the new theme will be saved with it.

A.2 USING STYLES IN THE THEME

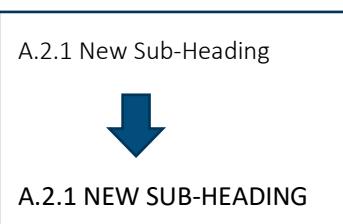
Using the Styles that are built into a Document Theme is an easy way to use the proper font colors and sizes. Let's say that you want a new sub-heading, so you type your new sub-heading as normal body text.

But you want to change it to match the branded sub-heading. You can highlight the text and change the font and other details, one at a time, or you can choose to use the appropriate Style that is built into the Theme. To do that, highlight the relevant text and then from the Home ribbon, click on the expansion arrow that is the bottom of the three arrows that are immediately to the right of the Styles that you can see. In the Style menu, the Style in the top row, third from the left is highlighted because that is the Style of the current text. Choose the Style that you want—Heading 3. The window will close and your new heading will be in the proper font color, size and paragraph settings.



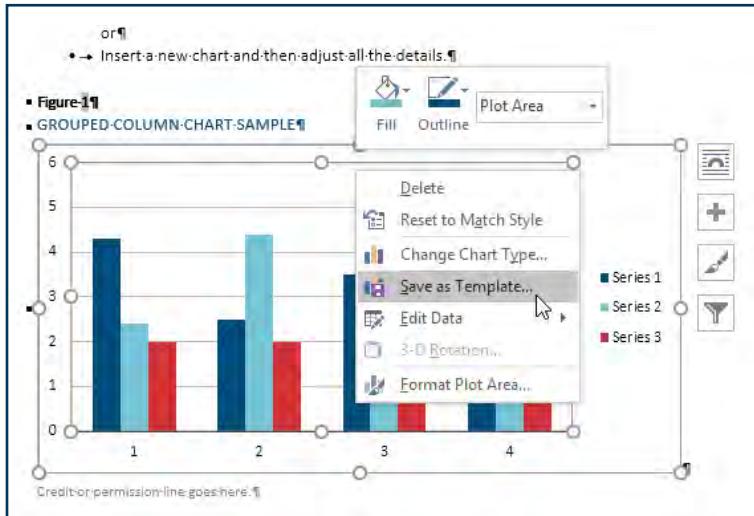


Now, not only does the new sub-heading appear in the proper font, when the Table of Contents is updated, the new sub-heading will automatically appear in its proper place in the Table of Contents.



Using Chart Theme Templates

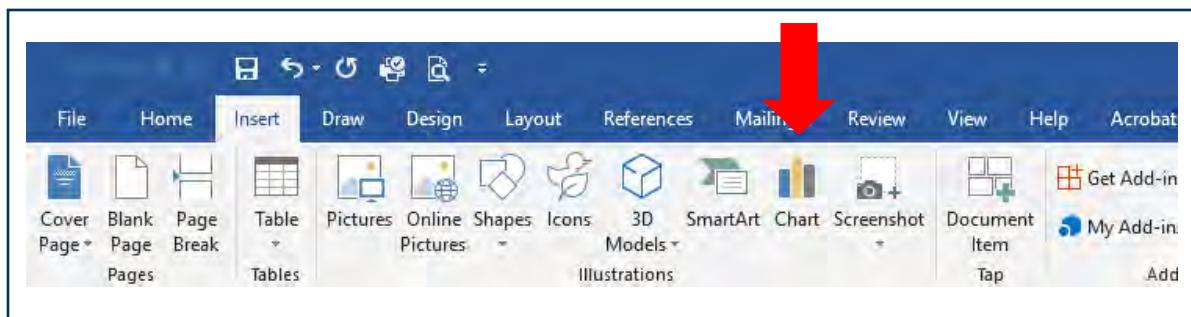
Document themes do not apply to charts; charts use themes or templates that are specific to each chart. When copying and pasting a chart, the new chart will have the same theme/template as the chart that was copied. To save a chart template so that it can be used in other documents or in newly inserted charts, click on the chart whose theme you want to save. Then right click on the plot area in that chart. On the pop-up menu, click on “Save as Template...”



In the menu that pops up, give the theme a name (suggestion: SOA-Word-Col) and **save it in the default location**; the filename should have extension “.crtx”. The default location should looks something like this:

C:\Users\<YourUserName>\AppData\Roaming\Microsoft\Templates\Charts

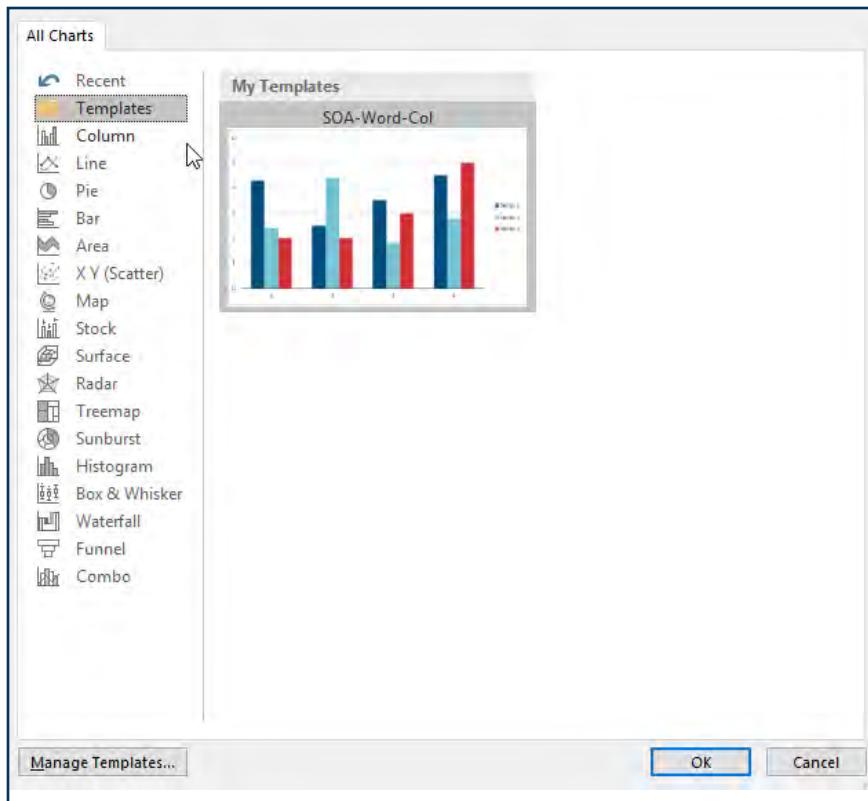
To use the theme that you just saved in new chart, insert a new chart from the Insert ribbon:



The chart that you inserted will not use the chart template that you have saved, you must change it. To do that, click on the chart that you inserted and the Chart Tools ribbons will appear. Choose the Design ribbon and then click on “Change Chart Type”

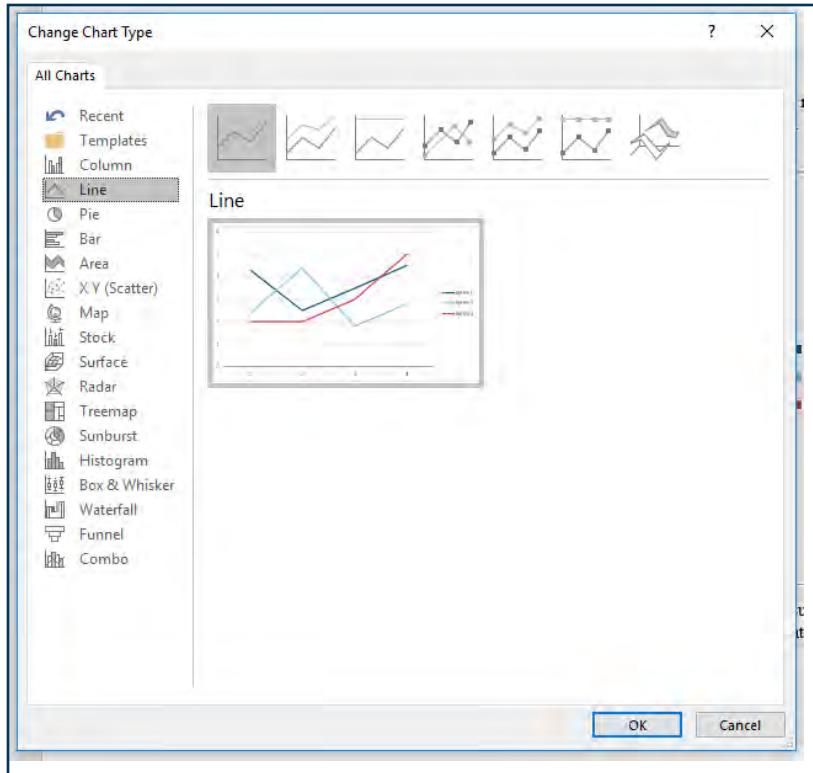


On the pop-up window that appears, click on the “Templates” folder near the top of the list. To the right of the list, under “My Templates” will appear all of the chart templates. Click on the template you want and then click “OK”.



Now your chart should look like the template, and you are ready to modify the data or other items in the chart.

To retain the same colors and fonts but use another chart type—for example, a line chart—from the same menu (Chart Tools Design ribbon | Change Chart Type), in the list on the left, click on the line graph icon and then click OK.



Now your chart should be a line graph with the same fonts and colors as the template for the column chart, and you are ready to modify the data or other items in the chart. If you would like to save your new chart theme as a chart template for a line graph, repeat the steps outlined above.