

CONVERGENCE

of the following:

Offit ADVISORS

Living Longer

Spending More

Spending Faster

Easier to Spend

Saving Less

Greater access to information
leading to greater reactions

Transition from
pensions to 401k's

Spiking of educational
costs

Supporting Aging
parents

(fill in the blank)

Leads to an
Underfunded
Retirement

(You outlive your dollars)