
Irish Life
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Life 100+
Exploring
Longevity in Ireland:
The Employer's New Reality

Foreword
by Oisin O'Shaughnessy

Introduction

Key insights

1: Living well

2: Feeling confident

3: Planning proactively

4: Working differently

Conclusions

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How Life100+ is shaping
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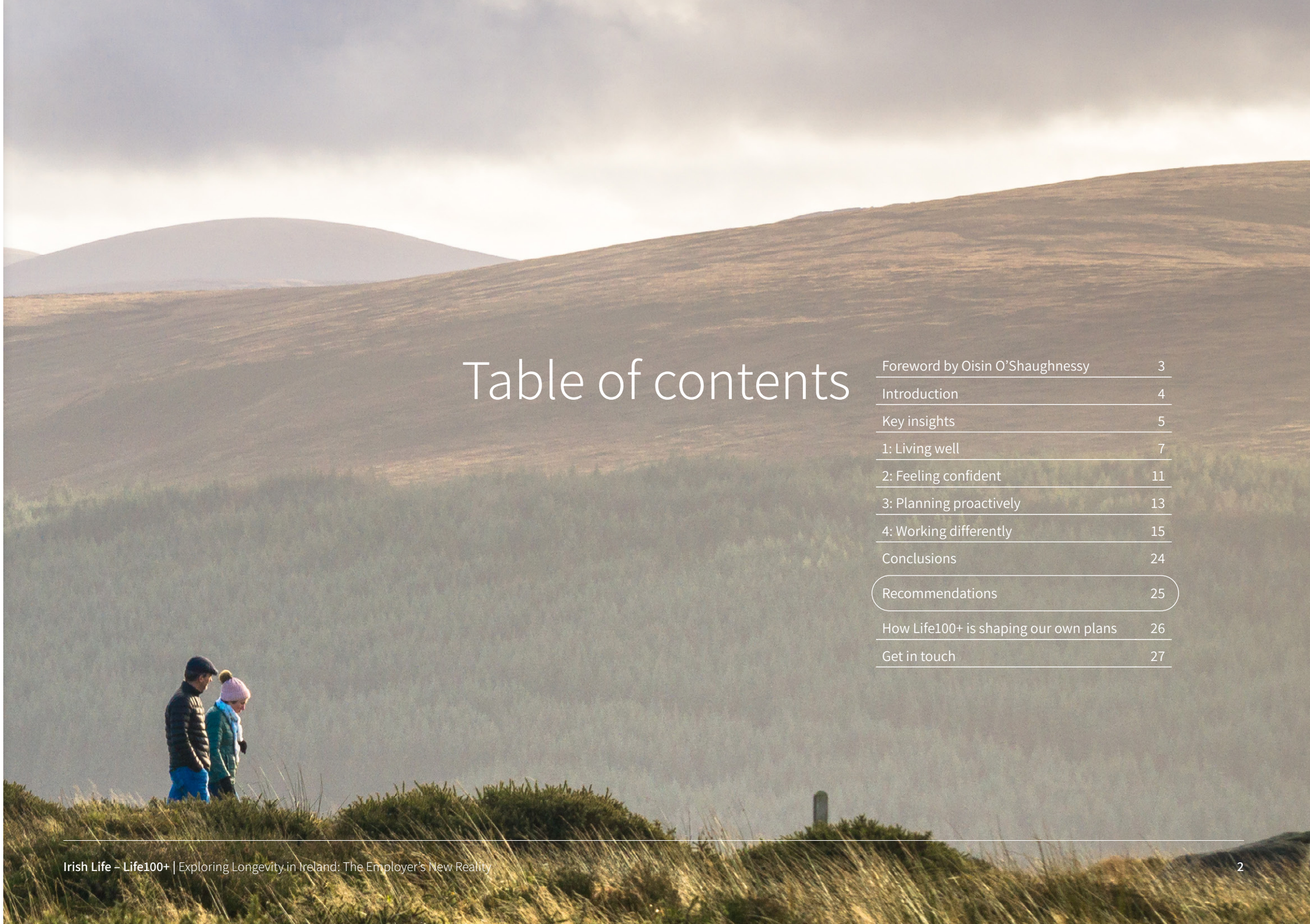

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Oisin O'Shaughnessy
Managing Director
Employer Solutions
at Irish Life

Foreword

Since our founding in 1939, Irish Life has always adapted to the changing needs of Irish society. As a trusted partner and workplace benefit provider to many of Ireland's largest employers, we commissioned this independent research to explore how Ireland feels about longevity, how prepared we are, what this new reality means for workplaces across Ireland and how we can maximise the benefits of living longer.

Our relationships with over 1.6 million people in Ireland – that's 1 in every 2 workers – have compelled us to listen, learn and lead the longevity conversation in Ireland. While a fantastic opportunity, the prospect of living to 100 challenges traditional assumptions about life patterns, financial planning and career paths. It will reshape how we approach life, health, money and work.

This summary report pulls together the key research findings employers need to know. We share employer views captured in our qualitative research alongside practical recommendations designed to advance your benefit strategy conversation and help you formulate your longevity roadmap.

The findings are extensive and compelling. A well lived longer life means more years with the people we love and more time to pursue ambitions and new experiences. But people's aspirations to live longer hinge on being healthy, independent and financially secure.

People are aware of the need to make changes but there is a disconnect between awareness and action. There is a substantial gap between what people think they will need in savings to fund a longer life and what they actually have. People see the power of advice in navigating longer lives, but the majority have not sought advice to date.

Only 1 in 5 people expect a traditional hard stop at retirement. Workplaces have a crucial role in helping people live better longer lives. People want flexibility, age friendly cultures, health and wellbeing support and gentler, phased retirements. The need to act today is clear, since employers are already seeing evidence of this shift in employee needs and expectations.

At Irish Life, we are here to help you and your business unlock the longevity opportunity. We look forward to working with you to design scalable benefit strategies that help people thrive in this new workplace reality.

+ Confidence, control and preparedness are key to help people unlock the benefits of living longer.

Go straight to the 'Recommendations'. Your longevity roadmap starts today.

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Introduction

For the first time in Ireland, living to 100 is now a realistic milestone for people. We have record numbers of centenarians and official projections from the OECD[1] and the UN[2] show life expectancy is continuously rising.

The longevity megatrend has landed in Ireland

In many ways, this is something to celebrate. Longevity means more family time, more opportunities to pursue personal ambitions and staying active for longer. The prospect of living longer also raises important questions about health, financial security, work and retirement.

Longer lives are reshaping how people work and plan for the future. At Irish Life, we believe understanding these changes starts with understanding our customers, the employers of Ireland and their people. Knowing how people feel and how prepared they are for longer lives means we can better support them in the future

Listening and learning about longevity: What will our future look like?

Irish Life commissioned the Life100+ independent research with the Big Window Consulting to understand how people in Ireland view longer lives. Read the full consumer case studies and more about the research methodology in the main report on our website.

Special thanks to our independent research partner, the Big Window Consulting.

This report explores insights across 4 key themes:

Living well	People like the idea of living longer, once they are healthy, independent, and fulfilled
Feeling confident	Confidence and preparedness define people's response to longer lives
Planning proactively	People recognise the need for financial planning but there is a disconnect between awareness and action
Working differently	Workplaces and career paths will need to evolve to support people living longer

1. Source: OECD (2019), Working Better with Age, Ageing and Employment Policies, OECD Publishing, Paris, https://doi.org/10.1787/c4d4f66a-en.
2. Source: United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024 Revision. Retrieved from https://population.un.org/dataportal/home?df=dca217b4-08fa-4eaa-b202-089b512a4789

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Key insights

Living longer is one of the biggest societal shifts of our time. As living to 100 becomes increasingly realistic, it challenges traditional assumptions about health, work, retirement and financial planning.

Living well

People are positive about longer lives, but only if those years are healthy, independent and fulfilling. The goal is to live well for longer.

Views on the 100-year life

60% view the 100-year life positively

Only 25% definitely want to live to 100 themselves

41% say ill health is a concern

More than 1 in 2 See staying fit and healthy as vital for living to 100



Feeling confident

Confidence and preparedness define people's response to longer lives. The 100-year life acts as a pressure test on people's sense of control.

Control today Vs control if living to 100

More than 1 in 2 Feel in control of the direction their life is taking now (52%)

Less than 1 in 3 Feel in control if living to 100 becomes the norm (31%)



74%
Of people believe it will be important to get advice on funding a longer life and passing on money in a tax efficient way

Planning proactively

People recognise the need for financial planning but there is a disconnect between awareness and action.

The Advice/Confidence Link



PEOPLE WHO HAVE HAD PROFESSIONAL ADVICE REPORT
45%
CONFIDENCE

Vs



23%
FOR THOSE WHO HAVE NOT

The retirement savings gap: the amount people have actually saved for later life is only 1/3 of what they believe they will need

€102k vs **€315k**

74% Believe people will generally need to work longer.

Only +1 Year When asked to adapt their own retirement plans, many only added 1 year.

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Working differently

Workplaces and career paths will need to evolve to support people living longer.

Only 1 in 5
expect a traditional hard stop in work at a fixed retirement age (19%)

+ **Almost 3 in 5** continue working because they enjoy it (58%), while others want to stay active (56%)

+ **Around 1 in 2** value social interaction (49%)

Individual Adaptation

3 in 4 people feel people will need to...

Continually acquire new skills throughout their careers **(74%)**

Adopt more flexible ways of working **(73%)**

Older people in the workplace

+ **Over 4 in 5 workers**
Believe older workers bring valuable experience to the workplace **(82%)**

Less than 2 in 5 workers
Believe their employers are actively recruiting older workers **(38%)**

Workplace Adaptation

Almost 8 in 10
people believe employers and governments need to provide greater support to help people remain healthy and economically active for longer **(77%)**

95%
of people believe organisations will need to adapt to **people working longer**

Almost 8 in 10
people believe workplaces need to adapt to the needs of older workers **(79%)**

The health/wealth link crystallises:

4 in 5 adults see health as a key enabler for...

Working Longer **(85%)**

Securing financial wellbeing in later life **(83%)**

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Living well

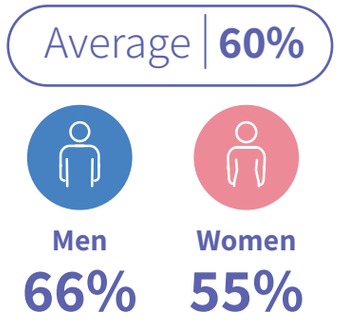
People in Ireland are positive about living longer and how it will create opportunities for fulfilment, purpose and new experiences. But the concept of living to 100 is perceived and experienced differently across life stages.

Satisfaction with life

On average, 60% of adults in Ireland are satisfied with their lives nowadays. However, a gender satisfaction gap exists. Men are 11 percentage points more satisfied than women (66% Vs. 55%). This is true for all age groups, apart from 65+, where satisfaction is similar (72% Vs. 73%).

Satisfaction also varies by employment status. People who work full-time are more satisfied (67%) than part-time workers (56%), and homemakers (41%).

How satisfied are you with your life nowadays?





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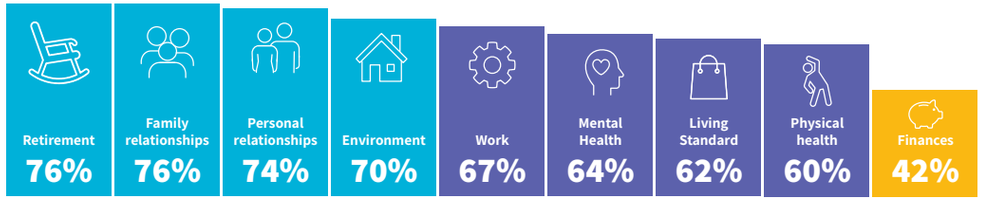
Satisfaction with aspects of life

People express broad satisfaction with family relationships (76%), personal relationships (74%) and the area where they live (70%), while satisfaction with retirement (76%) is higher than with working life (67%).

Extent you are satisfied with the following aspects of your life (% satisfied)



Satisfaction generally improves with age and there is a noticeable gap between people of working age and those at retirement age. This is particularly clear for finances.

The mid-life pressure build

The emergence of a mid-life pressure build is a consistent theme in the research.

Adults aged 35-64 feel less satisfied and less in control of their future than people aged 25-34 and 65+.

Mid-life emerges as a key intervention point

THE MID-LIFE PRESSURE BUILD:
People aged 35-64
feel less satisfied and less in control of their future than people aged 25-34 and 65+



Phillip, age 47

Phillip and his wife are managing financially, but unexpected costs can create pressure. They can afford holidays, concerts and meals out from time to time, but these are carefully planned rather than spontaneous.



> There's also things that we're not able to do that maybe we might like to do at a faster pace

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Perceptions of the 100-year life

People in Ireland generally welcome the prospect of living longer, but only if those years are healthy, independent and fulfilling.

+60%
view the 100-year life positively

+Only 25%
definitely want to live to 100 themselves

60% of people said they view the concept of a 100-year life positively, but only 25% said they definitely want to live to 100 themselves, with enthusiasm hinging on quality of life. The importance of healthspan alongside lifespan emerges. People want to be healthy, independent, purposeful, socially connected and financially secure if they are going to live longer.



Clare, age 62

Clare expects to live to around 100 years and is positive about the prospect, provided she can live well:

> "Longevity means being able to continue the things you want to do for as long as you can… being able to live your best life for as long as you can

Health as the foundation of longevity

People recognise health and wealth are interconnected. Good health supports wellbeing, financial security, independence and staying active. The goal is not just to **live longer, but to live well for longer.**

People's primary concerns around living to 100 are focused on failing health and loss of abilities. 41% of adults are concerned about failing health, 36% are concerned about loss of physical abilities, and 32% said loss of mental abilities.

More than 1 in 2 adults in Ireland say that keeping fit and healthy becomes even more important when viewed through the lens of a 100-year life (56%). This rises sharply with age, reaching almost 4 in 5 among those aged 65+ (78%).

More than
1 in 2
See staying fit and healthy as vital for living to 100



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Employer perspectives

Our roundtable and series of in-depth interviews with Irish employers provided valuable insights.

Employers consistently described health and wellbeing as central to supporting longer working lives. Rather than viewing health initiatives as an employee benefit alone, they increasingly see them as helping people remain engaged and able to contribute for longer.

> We need to be thinking and planning longer into the future about how we work with people as they age and what we can do to support them. Whether that's providing wellness, phased retirement benefits or financial information, we really need to think about how we keep people happy in the workforce for longer

Consumer and employer perspectives align closely on the importance of health. While consumers view good health as the foundation of a fulfilling and independent longer life, employers regard it as essential to enabling people to remain engaged, productive and economically active for longer.

Together, the findings suggest that health is becoming the common denominator for successful longevity – for individuals, employers and wider society.

> If people are healthier, they're happier, they're at work more and they're contributing more

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Feeling confident

Confidence and preparedness define people's response to longer lives. The 100-year life acts as a pressure test on people's sense of control.

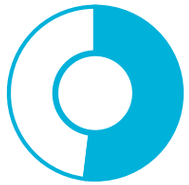
The 100-year life pressure test

Control today Vs control if living to 100

Before being introduced to the concept of a 100-year life, around 1 in 2 adults felt completely or mostly in control of their lives (52%). However, when asked to consider a future where living to 100 becomes the norm, this falls sharply to less than 1 in 3 (31%).

Control today Vs control if living to 100

More than 1 in 2 Feel in control of the direction their life is taking now (52%).



Less than 1 in 3 Feel in control if living to 100 becomes the norm (31%).





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Confidence and preparedness

One of the clearest challenges linked to living to 100 is whether people feel they can afford it. Only 1 in 3 are confident that their pensions, savings and investments will be sufficient to support a 100-year life.

Employer perspective

Employers recognise that helping people prepare for longer lives involves more than benefits. A recurring theme was encouraging earlier and more regular engagement with financial planning, which is a particular challenge among younger employees.

> Targeted group sessions...
> and as people get closer to retirement,
> individual sessions would be really useful

As people contemplate longer lives, financial advice emerges as a critical source of confidence, preparedness and control. 3 in 4 believe it's important to get financial advice on funding a longer life (74%).

3 in 4 Believe
it's important to get financial
advice on funding a longer life

Clare, age 62



Clare highlights the importance of good financial advice. She believes support from financial advisors has helped place her and her husband in a strong position for retirement, rather than leaving planning until later life.

Her mother and grandmother lived to 100 and beyond and she and her husband have challenged financial advisors to model their financial planning beyond 90 years to 104 years to reflect this possibility.

> That is the one thing we have said; that in planning, there is no point in them saying to us "you will have enough to live on until you are 90" because we think we will live longer than that

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Planning proactively

People recognise the need for financial planning but there is a disconnect between awareness and action.

The link between advice and confidence

People who have availed of advice are substantially more confident that they can afford a longer life, suggesting that advice is key in helping people navigate increased longevity confidently.

The Advice/Confidence Link

PEOPLE WHO HAVE HAD PROFESSIONAL ADVICE REPORT **45%** CONFIDENCE

Vs

23% FOR THOSE WHO HAVE NOT



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Longer lives and the retirement savings gap

To understand how prepared people feel for retirement, we asked them how much they think they'll need in retirement savings to live comfortably in retirement. There is a substantial gap between the savings people believe they will need and the amounts they actually have. On average, the amount people have in retirement savings (€102,000) is less than a third of what they believe they will need (€315,000).



The retirement savings gap: the amount people have actually saved for later life is only 1/3 of what they believe they will need

€102k Vs €315k

This is particularly concerning for people approaching retirement who report only €108,000 in retirement savings on average and have limited time to close the gap. This group was also least confident that their savings would support a longer life.

The savings gap suggests many people are under prepared for a longer retirement.

Phillip's story shows how knowledge around pensions can be low, despite an understanding that longer lives are increasing.



Phillip, age 47

Phillip has a company pension but admits he does not understand it. He receives paperwork each year but does not know the provider, value or likely outcome. He recognises this is something he needs to address.

> "I do have a work-related pension. No, I couldn't tell you what's in it… I don't really pay it much attention, which is something I suppose that I should change



Adapting personal retirement plans

Nearly 3 in 4 adults in Ireland said that people will need to work longer to support themselves in later life (74%), rising to close to 9 in 10 among those aged 65+ (85%).

However, when asked how they might change their own expected retirement age, people only made minimal adjustments. Younger people (18-24) increased their expected working life by around 3 years, while those aged 65+ added 4 years. All others only added about 1 year.

74%
Believe people will generally need to work longer

Only +1 Year
When asked to adapt their own retirement plans, many only added 1 year

People understand that longer lives require change, but many find it hard to start making meaningful changes and actions.

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Working differently

Workplaces and career paths will need to evolve to support people living longer.

Working longer and phased retirement

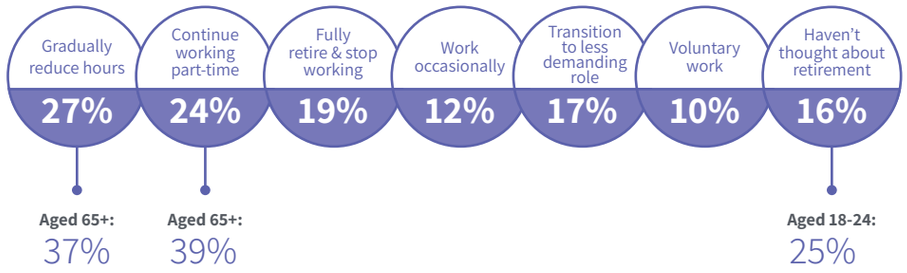
The prospect of a 100-year life shifts retirement expectations toward a more gradual and flexible transition rather than a hard stop.

The findings suggest the traditional notion of retirement as a single, definitive event is already giving way to a more gradual and flexible model. Only 1 in 5 expect a traditional hard stop in work at a fixed retirement age (19%). Others expect a more phased approach: to gradually reduce working hours (27%), to continue working part-time (24%), to move into less demanding roles (17%) or to work occasionally (12%).

Only 1 in 5

expect a traditional hard stop in work at a fixed retirement age (19%)

Working life strategies for living longer



Note: Multiple responses allowed



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Employer perspectives

Employers see a similar pattern and are beginning to explore the scalability of phased retirement and examine how mentoring and consultancy arrangements might allow experienced employees to add value in new ways while transitioning towards retirement.

> People want a gentle retirement

Employers discussed more phased retirement, consultancy work, mentoring and project-based roles that allow experienced employees to continue contributing and pass on their crystallised intelligence while reducing work commitments.

> They can do 12 months, take 6 months off and then come back for another project

> It's not like, here you are, and now you're not. It's a step-by-step process

The employer roundtable reinforced that longevity is not just a future workforce issue. Participant organisations are already receiving requests to extend working lives, introduce more flexible retirement arrangements and rethink how they retain specialist knowledge.

> It's happening now

They acknowledged that today, these tend to be single individual cases rather than forming part of a fully conceived scalable longevity strategy. However, some employers are actively considering how to approach career longevity more strategically, alongside reviewing retirement policies and employee benefits.



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Drivers of longer working lives

Today, a small but growing number of Irish adults currently work beyond traditional retirement age. The total number of over-65s in employment has more than quadrupled since 2001 to the start of 2026, rising from 32,200 to 133,000.[3]

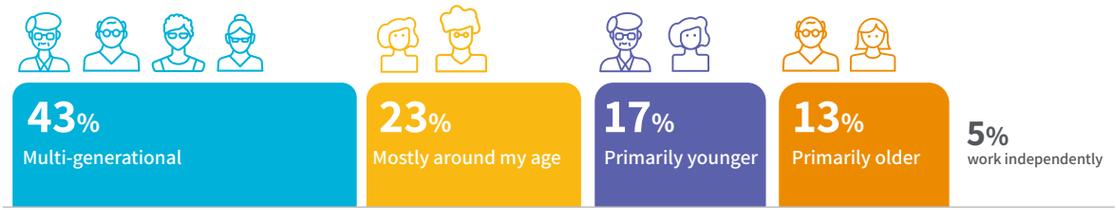
Why do people keep working after 65 today? The reasons aren't purely financial. Primary drivers include personal factors like enjoyment, purpose and social interaction.

Almost
3 in 5
continue working because they enjoy it (58%), while others want to stay active (56%)

Around
1 in 2
value social interaction (49%)

Views on today's workplace

How people describe the generational make-up of their workplaces





More than 2 in 5 workers describe their workplace as multi-generational (43%)



Just over 1 in 5 work primarily alongside people of a similar age (23%)



3 in 10 work with either younger (17%) or older (13%) colleagues.

Multi-generational workplaces are more common among older and higher-income workers. People aged 45-54 are most likely to report working in age-diverse environments (52%), compared with just 31% of those aged 18-24.

These findings suggest age-diverse workplaces are not uncommon, but many organisations still have limited experience of managing employees across a wide range of life stages and career horizons.

3: Source: Irish Times, 2026: https://www.irishtimes.com/ireland/social-affairs/2026/06/28/i-need-to-keep-working-the-people-aiming-to-stay-employed-until-at-least-66/

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Positive attitudes towards older workers

Attitudes towards older employees are overwhelmingly positive, with more than 4 in 5 workers believing that older workers bring valuable experience to organisations (82%). However, less than 2 in 5 in employment believe their employers are actively recruiting older workers (38%).

Older people in the workplace

Over 4 in 5 workers

Believe older workers bring valuable experience to the workplace **(82%)**

Less than 2 in 5 workers

Believe their employers are actively recruiting older workers **(38%)**

Employer views on enabling knowledge transfer

The importance of retaining organisational knowledge was highlighted in employer discussions. Longer working lives were seen as creating greater opportunities for knowledge transfer, mentoring, coaching and succession planning.

Employer perspectives

> They have knowledge you can't buy

> We want to keep learning from the older teams and keep the information flowing to the younger teams

> How do you replace that knowledge?

Employers consistently described experienced employees as one of their most valuable assets.

> Learning from older people is invaluable

> How do you get those skillsets passed down to the younger generation?

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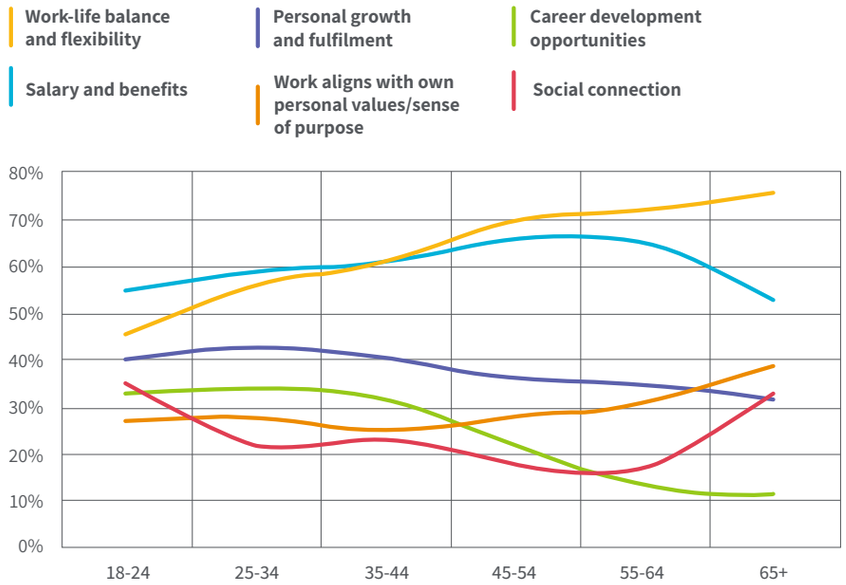
Different generations want different things from work

Longer lives are likely to create more age-diverse workforces, bringing together employees at different life stages, with different motivations, priorities and expectations of work. For younger workers, salary and benefits are the primary driver (55%), while 46% rank work-life balance in their most important considerations.

As people move through their careers, priorities shift. Work-life balance becomes increasingly important from the mid-thirties onwards. 7 in 10 of those aged 45+ include work-life balance in their top 3 most important aspects of work, while the importance of career development declines after 45 and the importance of salary declines rapidly from 55.

Workers aged 65+ value work that aligns with their personal values (39%) and provides opportunities for social connection (33%). This reflects a broader shift from financial drivers to personal ones after 65.

Highest rated aspects of work selected in people's 'Top 3'



The future workplace

Longer working lives require new ways of working, so personal flexibility will become increasingly important. Workers will need to acquire new skills throughout their careers and adapt to new ways of working.

Individual Adaptation

3 in 4 people feel people will need to...

- Continually acquire new skills throughout their careers **(74%)**
- Adopt more flexible ways of working **(73%)**

Workplaces and supporting longer working lives

Employers have a crucial role in supporting their workforce throughout this new map of life.

Workplace Adaptation

Almost 8 in 10 people believe employers and governments need to provide greater support to help people remain healthy and economically active for longer **(77%)**

95% of people believe organisations will need to adapt to **people working longer**

Almost 8 in 10 people believe workplaces need to adapt to the needs of older workers **(79%)**

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The importance of future flexibility

People in Ireland are split as to their priorities in life and whether they would prefer a traditional, linear working life (45%) or a more flexible one, potentially choosing to retire later or more gradually (55%).

Approach to life that comes closest to your ideal

A traditional life:

45%

Finish education > Work full time until State pension age > Fully retire

A flexible life:

55%

May return to learning during working life, may choose to retire later/more gradually

However, there are clear differences by age: 65% of 18-34 year olds would prefer a flexible life.

Preference for a flexible life is also stronger among higher income households (67% for people earning €100k+).

Employer perspectives

Employers reflected that preparing for longer lives should begin well in advance of retirement, with organisations needing to rethink health, learning, financial education and career development across the whole employee journey.

> "We need to figure out a way to have the life cycle reflect the fact that there's longevity

Employers viewed continuous learning as increasingly important in a world of longer careers and rapid technological change. Rather than concentrating development early in people's careers, organisations recognise the need to create opportunities for life-long learning.

> "Consistent training... every company should be doing that

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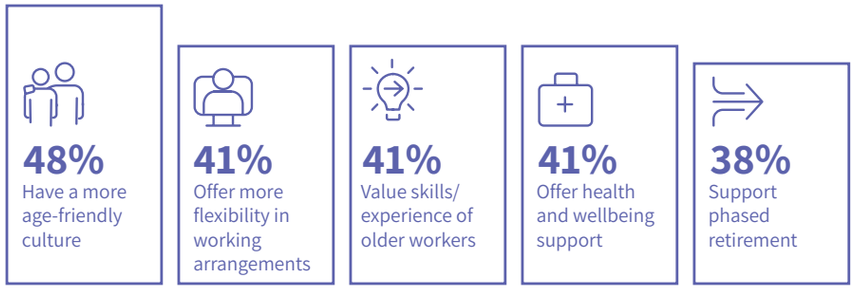
How workplaces will need to adapt

As expectations around work and retirement evolve, there is widespread recognition that workplaces will need to change. Almost all adults in Ireland believe organisations will need to adapt to a future in which people work later into life (95%).

When asked how workplaces should respond, cultural change emerges as the most important priority:



Employer perspective

The employer research cautions against assumptions that longer working lives will look the same for everyone. People's ability and desire to remain in work will be shaped by their health, financial circumstances, caring responsibilities and the nature of their role.

> Everybody's circumstances are different

Flexibility, therefore, needs to extend beyond working hours. Employers may need to consider different roles, forms of contribution and transition pathways, recognising that not everyone will be able, or want to extend their career in the same way.

Health for longer working lives

Health is viewed as a key enabler of financial security in later life, with successful ageing increasingly being seen through a combined health and financial lens. More than 4 in 5 adults agree that maintaining good health is important for enabling people to work for longer (85%).

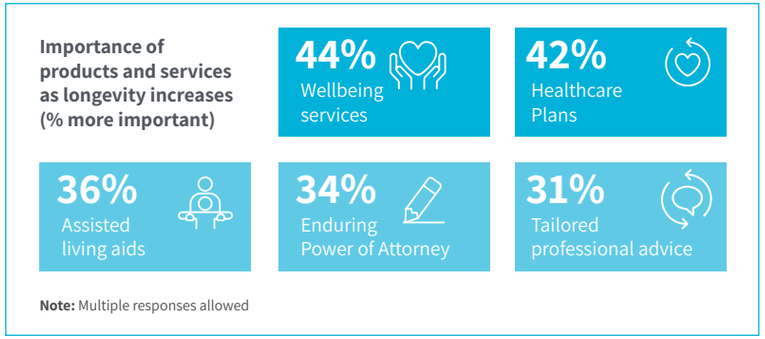
People acknowledge that maintaining a strong healthspan will require support. 79% are interested in incentives designed to encourage healthier lifestyles.

Employers also saw the importance of preventative health and wellbeing support:

> We need to think about how we work with people as they age and what we can do to support them

Health products and services

Mirroring the central role of health in supporting longer lives, health and wellbeing related products and services are rated more important than financial products in helping people navigate living longer.



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Workplace benefits and the 100-year life

The top 3 workplace benefits today are flexible working hours, paid leave and employer pension contributions (all 37%). When asked to consider a 100-year life, the importance of health, protection and wellness benefits increases markedly.

Health insurance rises to 32% (+14%), health and wellbeing programmes to 26% (+10%), and mental health support to 24% (+5%). Critical illness cover sees one of the biggest increases, rising from 7% to 20% in the context of a 100-year life.

The 5 most important workplace benefits when considering a 100-year life

Most important workplace benefits (% selecting in top 5)	Importance today (initial view)	Importance if living to 100 becomes the norm	Difference
Employer pension contributions	37%	32%	-5%
Flexible working hours	37%	42%	+5%
Paid leave	37%	37%	0%
Maternity/paternity leave	25%	14%	-11%
Employee Assistance Programmes	19%	16%	-3%
Mental health programmes	19%	24%	+5%
Health Insurance	18%	32%	**+14%**
Health and wellbeing programmes	16%	26%	**+10%**
Life Insurance	12%	21%	+9%
Income Protection	10%	22%	**+12%**
Financial education/wellbeing	10%	21%	+11%
Critical Illness Cover	7%	20%	**+13%**

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Looking at age differences, a strong case emerges for tailoring benefit strategies to different life stages, communicating and packaging benefits differently to meet workers' needs across their careers. For example, health and protection benefits show a marked increase in perceived value for people aged 55+ in the context of a 100-year life. As work satisfaction typically declines in pre-retirement years, a well-targeted workplace benefits programme could help reverse this trend.

Critical illness increases in importance across all age groups 35+, with the biggest increase for people 65+ (+30%). There are also big increases for health insurance among workers aged 55+ (+24%) and for life insurance, financial education and wellbeing among people aged 65+. The importance of income protection increases for all age groups aged 45+.

People were asked to select only their top 5, which led to some 'trade-offs'. Some older workers would trade employer pension contributions for improved health and protection.

This reiterates concerns around failing health in later life. People prioritise health insurance and protection products that bridge potential income gaps if they become ill before retirement.

Tailoring benefit strategies and communications around specific workplace benefits at different life stages could boost talent recruitment, retention and job satisfaction as multi-generational workplaces become more common.

The 5 most important workplace benefits when considering a 100-year life

	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65+
Employer pension contributions	-1%	-3%	-7%	-16%	-13%	-5%
Flexible working hours	-3%	9%	1%	4%	13%	9%
Paid leave	-3%	5%	-7%	0%	3%	-9%
Maternity / paternity leave	-2%	-13%	-10%	-13%	-12%	-12%
Employee Assistance Programmes	-1%	-6%	1%	0%	-9%	-10%
Mental health programmes	8%	5%	5%	3%	9%	15%
Health Insurance	11%	7%	9%	14%	24%	26%
Health and wellbeing programmes	9%	8%	8%	13%	11%	14%
Life Insurance	7%	6%	10%	11%	8%	20%
Financial education/wellbeing	12%	10%	2%	12%	17%	20%
Income Protection	0%	6%	11%	14%	21%	17%
Critical Illness Cover	9%	8%	15%	15%	16%	30%

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People in Ireland are largely positive about living longer but are not always confident about navigating it well as individuals. People's aspirations for living longer hinge on those extra years being well-lived.

They want to be healthy, independent, purposeful and financially secure. Financial wellbeing is closely linked to health, which emerges as the foundation of a successful, longer life.

Confidence, control and preparedness are increasingly important in helping people embrace the benefits of longer lives. There is a significant retirement savings gap and a clear disconnect between awareness and action. People know they need support and advice but are not sure which steps they should take to prepare for a longer life.

The opportunity is clear. Longer lives can create more time for family, purpose, contribution and fulfilment. Maximising these benefits will require a robust healthspan, greater financial capability and resilience, a commitment to life-long learning and support that evolves in line with increasingly complex life journeys.

Successfully adapting to longer lives will need individual, societal and institutional action. Employers, families, government, financial providers and wider society all have roles to play in creating the conditions that allow people to thrive across longer lives.

Employers are already seeing evidence of the shift that people believe is required to support longer working lives. They recognise the need for working differently, supporting health and wellbeing, flexible career and retirement pathways, continued learning and finding better ways to retain and pass on experience.

The challenge now is to move from responding on a case-by-case basis towards designing scalable people strategies that support longer, more flexible working lives

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Longer working lives are likely to create more age-diverse workforces, combining different experiences, priorities and needs. The central challenge of longevity is how prepared we are to embrace it.

Here, we recommend some key focus areas for employers:

Provide benefits and supports that matter

Staying healthy is intrinsically linked to a well-lived, longer life.

Designing integrated benefit strategies (across health, wellbeing, pension and protection), that prioritise both long-term financial security and healthspan will be key to unlocking the benefits of living longer. Employers can work with providers to leverage:

- Pension benefits that support and deliver financial long-term security
- Longevity focused protection, preventative health and wellbeing benefits and initiatives that enable healthspan, not just lifespan.

Employers can move away from one-size-fits-all benefit strategies and tailor strategies and supports for key life stages. Recognising what matters most to people across life stages and understanding that longevity will impact people differently depending on their roles, sector and individual circumstances will be key to enable workers to enjoy productive, well-lived longer lives.

Design for older workers, phased retirement and flexible working

People in Ireland want to work differently, stay in the workforce longer and enjoy a gentler, phased retirement over the traditional hard stop.

Employers can embed policies, practices and ways of working that position older workers to thrive in the workplace for longer.

Benefit strategies, working arrangements, employment policies and contracts will all need to be reviewed to offer more flexibility, support people to work longer and enable phased retirements.

Foster age-friendly workplaces and policies

People in Ireland see the benefit older workers bring to a multi-generational work environment and feel an age-friendly workplace culture is key for successful longevity.

Employers who devise longevity focused people strategies, foster age-friendly cultures and adopt multi-generational recruitment strategies are likely to reap the benefits.

Empower life-long learning and continuous skills development

People in Ireland know they will need to continually acquire new skills throughout their careers and embrace life-long learning.

Employers who provide learning opportunities across the career span will empower their people to flex and evolve as needed.

Normalise financial planning and advice

People know they will need advice to navigate longer lives but there is a disconnect between awareness and action.

There is work to be done to boost financial literacy, build confidence, close the savings gap and encourage people to take meaningful action.

Employers can champion financial literacy across the career path and provide access to expert, professional financial planning advice earlier and more regularly.

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As a trusted partner and workplace benefit provider, we strive to be agile, insight-led and outcome focused to meet the expectations of today and have a sustainable impact on tomorrow's workforce.

By uniting pensions, protection, health, wealth and wellbeing in one experience, we help employers take a more holistic, progressive approach to workforce resilience.

Our response to the Life100+ insights is 2-fold:

1. **Our existing product suite aligns strongly to the Life100+ insights:**

> Our integrated solutions suite already encompasses the key longevity levers highlighted in the research: pension, protection, health, wealth and wellbeing, underpinned by broader supports like education, prevention and rehabilitation

> Our Employer Connect platform enables a connected multi-benefit employer experience, leveraging data driven insights to inform meaningful conversations about workforce needs

> Our integrated Employer Solutions structure brings all the employee benefits together under one roof, with experts who can run these meaningful cross-benefit conversations.

2. The Life100+ insights will be integral in shaping and honing our solutions, starting with:

> Embedding Life100+ into key strategic initiatives as an enduring catalyst for product evolution

> Harnessing Life100+ learnings to advance existing solutions and enhance how they resonate with customers

> Piloting a tailored support offering for people at mid-life and leveraging our strong employer client relationships to deliver it through the workplace.

As an employer, we are dedicated to nurturing an inclusive culture where our people can thrive, with supports including:

> Our award-winning suite of "Life Matters" policies, designed to help colleagues at key life moments when they need extra support

> A comprehensive range of benefits to protect employee health and long-term financial security

> Flexible working options and a hybrid working model, designed to enable work-life balance and empower productivity

> Our colleague wellbeing strategy, anchored in physical, financial and mental wellbeing.

The Life100+ insights reinforce our people strategy. Key focus areas include:

> Reviewing our benefits strategy, with a particular focus on flexible options, tailored to life stages

> Exploring scalable phased retirement models and transition supports for colleagues approaching later career stages

> Continuing to invest in life-long learning and skills development at every career stage.

Empowering people to build better futures by improving their health and wellbeing is what we do. We are proud to deliver impactful programmes and to partner with organisations that make a difference both nationally and within our local communities, supporting our vision to be a driving force behind Ireland's financial, physical, and mental wellbeing.

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Learn more about Life100+

www.irishlife.ie/Life100

Reach out to us today

We're here to help your business

If you'd like help preparing your business and your people for the 100-year life, speak to our expert team.
Get in touch to discuss your longevity strategy, employee benefits and how best to support your team: Book a Consultation.

If you're an existing client partner, please contact your Client Relationship Manager. For general questions, email: ConnectedBenefits@Irishlife.ie

Learn more about Employer Solutions at Irish Life:
https://www.irishlife.ie/employer-solutions/

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