After a careful review of this email, I would like to offer some critiques and recommendations to address the raised concern regarding world bank (WB) retirees' life expectancy.

Bottom line up front, my review suggests that comparing the WB retirees' average death age with the average life expectancy of US population reaching age of 65 today, doesn't implies the lower life expectancy of WB employees for following reasons.

First of all, the given distribution includes all WB retirees, while the life expectancy of US population only includes people who have already reached the 65 years-old threshold. The reason for choosing the 65 as a threshold is to exclude early onset mortality caused by genetic driven diseases, accidents and so forth to get a better understanding about the life expectancy of elderlies [ref]. To get a conclusive comparison, I suggest removing the mortality data of less than 65 years-old. The new distribution will be still close to a normal distribution and the mean certainly would be greater than 81.

Moreover, in this email the deceased population during last six years has compared with life expectancy of US population that are reaching 65 **today**. It should be noted that the life expectancy at age 65 has been increasing over time because of medical advances, public health initiatives, and better health behaviors earlier in life [2]. For example, in 1960, the average 65-year-old could only expect to live to 78.3 years-old while it is projected that by 2060, the expected life expectancy increases to 88 years-old. In WB case, the mean death age should be compared with life expectancy of 65, sometimes around 1995-2005 which is based on US census breues this number is reported as 77 years-old.

Beside, the life expectancy of women is generally higher than men, however, the WB data doesn’t give any information about population of gender but it is fair to assume that the current generation of WB retires are mostly male.

Finally racial and ethnicity are other factors impacting the life expectancy. For a more accurate assessment, it would suggest to provide more demographic information about deceased.

Refrences:

[CDC, Life expectancy at birth, at age 65, and at age 75, by sex, race, and Hispanic origin: United States, selected years](https://www.cdc.gov/nchs/data/hus/2011/022.pdf)

[2] Medina, Lauren, Shannon Sabo, and Jonathan Vespa. *Living longer: Historical and projected life expectancy in the United States, 1960 to 2060*. US Department of Commerce, US Census Bureau, 2020.