

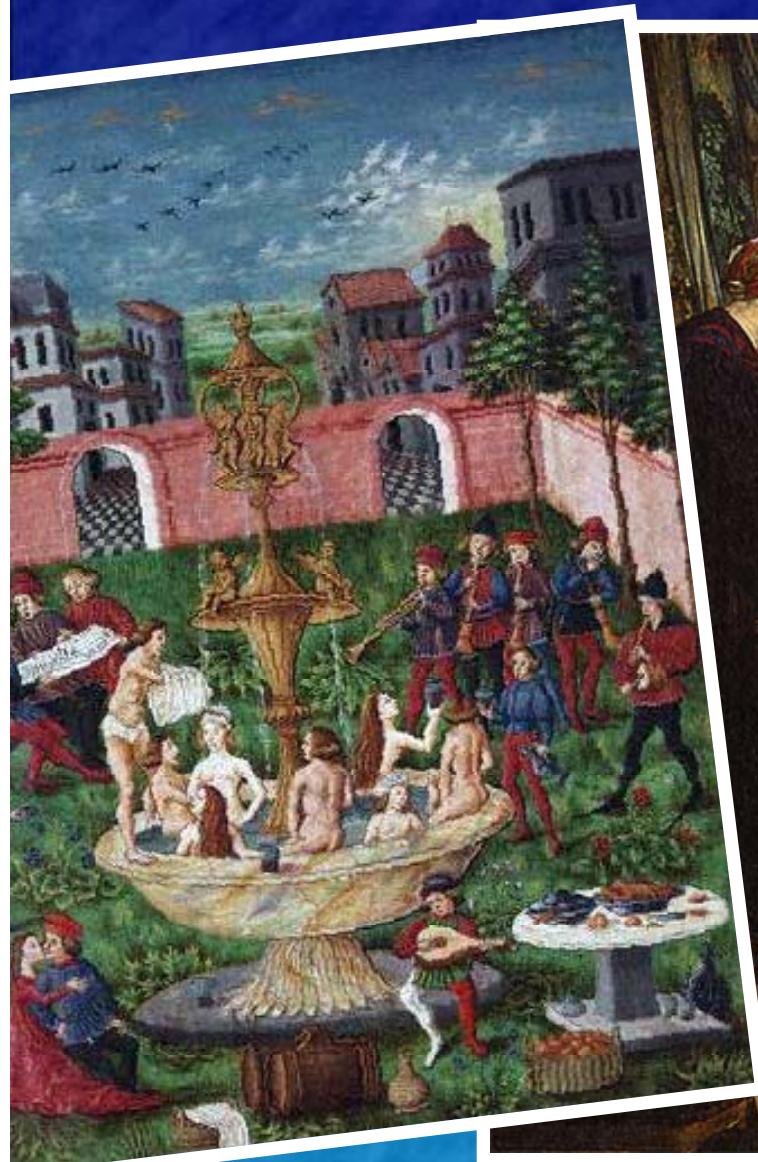
GOVERNMENT-UNIVERSITY-INDUSTRY RESEARCH ROUNDTABLE

GUIRR

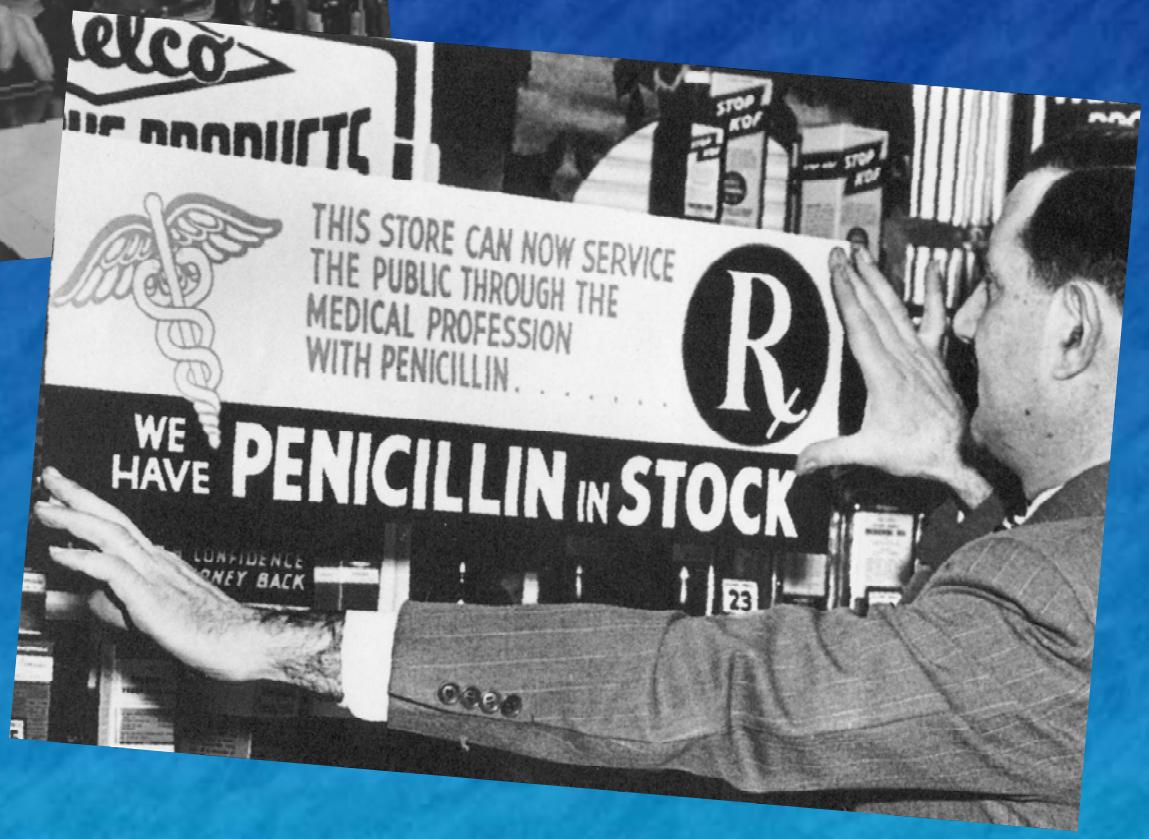
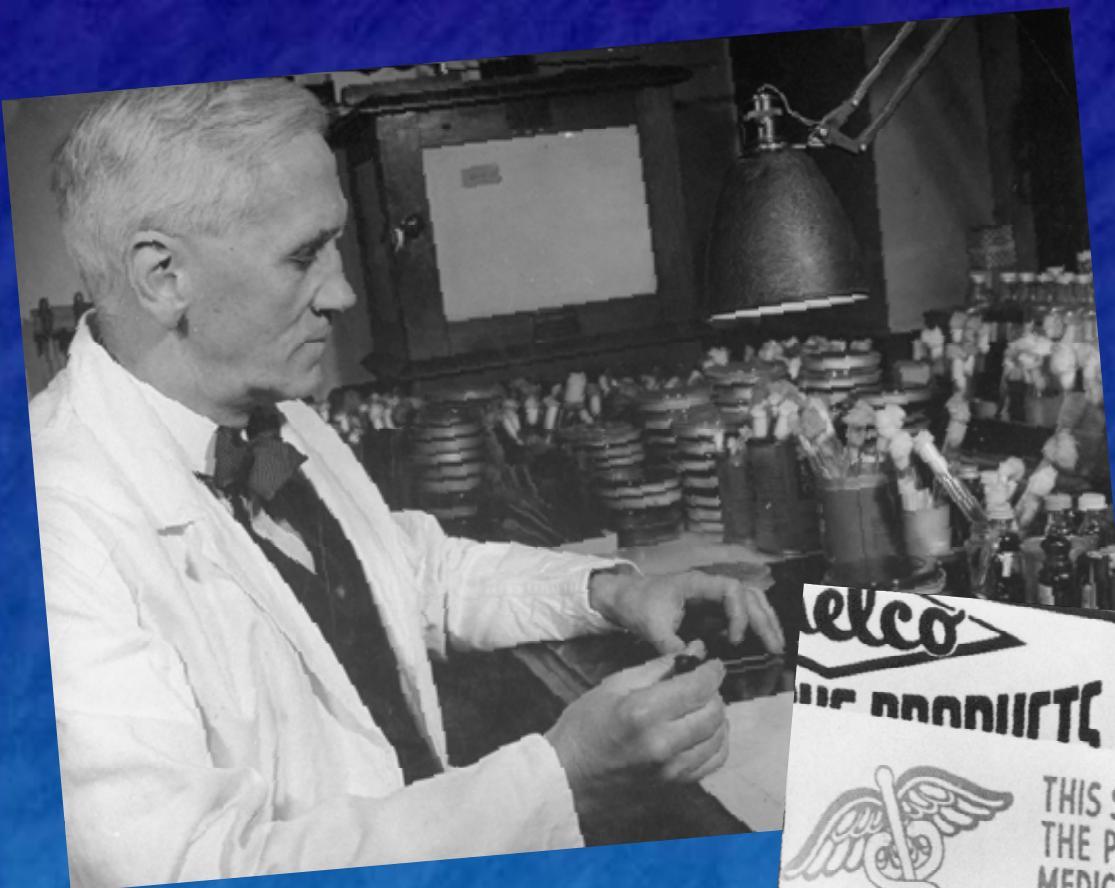
The Age Wave:  
Challenge or Opportunity?

*Ken Dychtwald, Ph.D.  
CEO, Age Wave  
www.AgeWave.com*

# The Longevity Revolution











# Life Expectancy at Birth



Source: Census Bureau, 2000

# Life Expectancy at Birth





Old Age isn't  
What - or Where -  
it Used to Be

Otto Von Bismarck  
Created the First  
Pension Plan in  
Europe in the  
1880's and Selected  
65 as the Marker  
of Old Age



# TOWN & COUNTRY

ESTABLISHED IN 1846

## Sophia Now

IN A WORD, WOW!

THE FRICK GETS  
FRIENDLY

THE KENOS: TWIN  
STARS OF THE  
ANTIQUES WORLD

PLUS:  
TOUR DE FORCE  
10 COUNTRIES,  
12 CITIES,  
BY PRIVATE JET

JANUARY 2000  
\$4.00 CANADA \$5.00  
ENGLAND \$5.00



75470 08833

Sophia L.  
in Giorgio Armani



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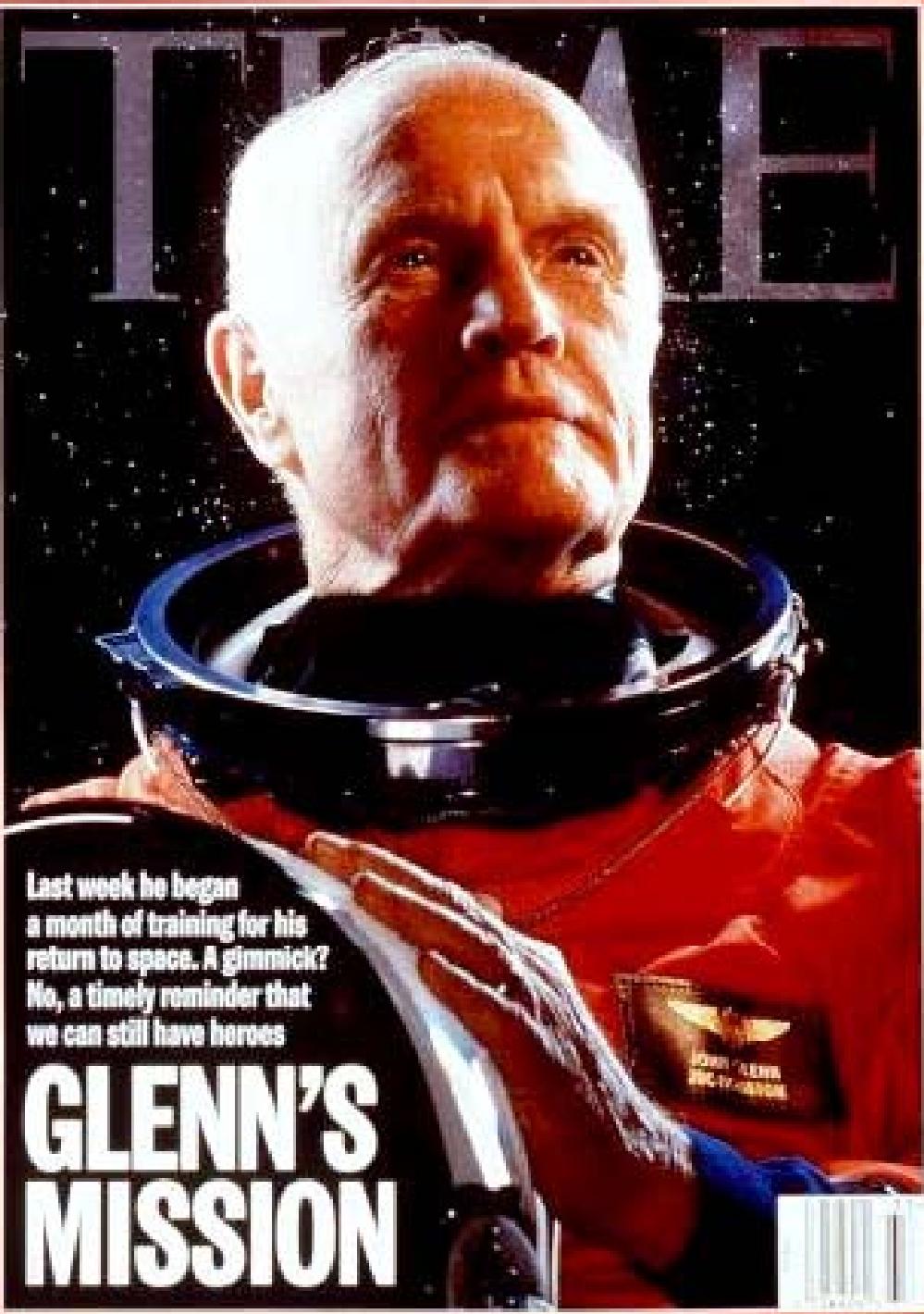
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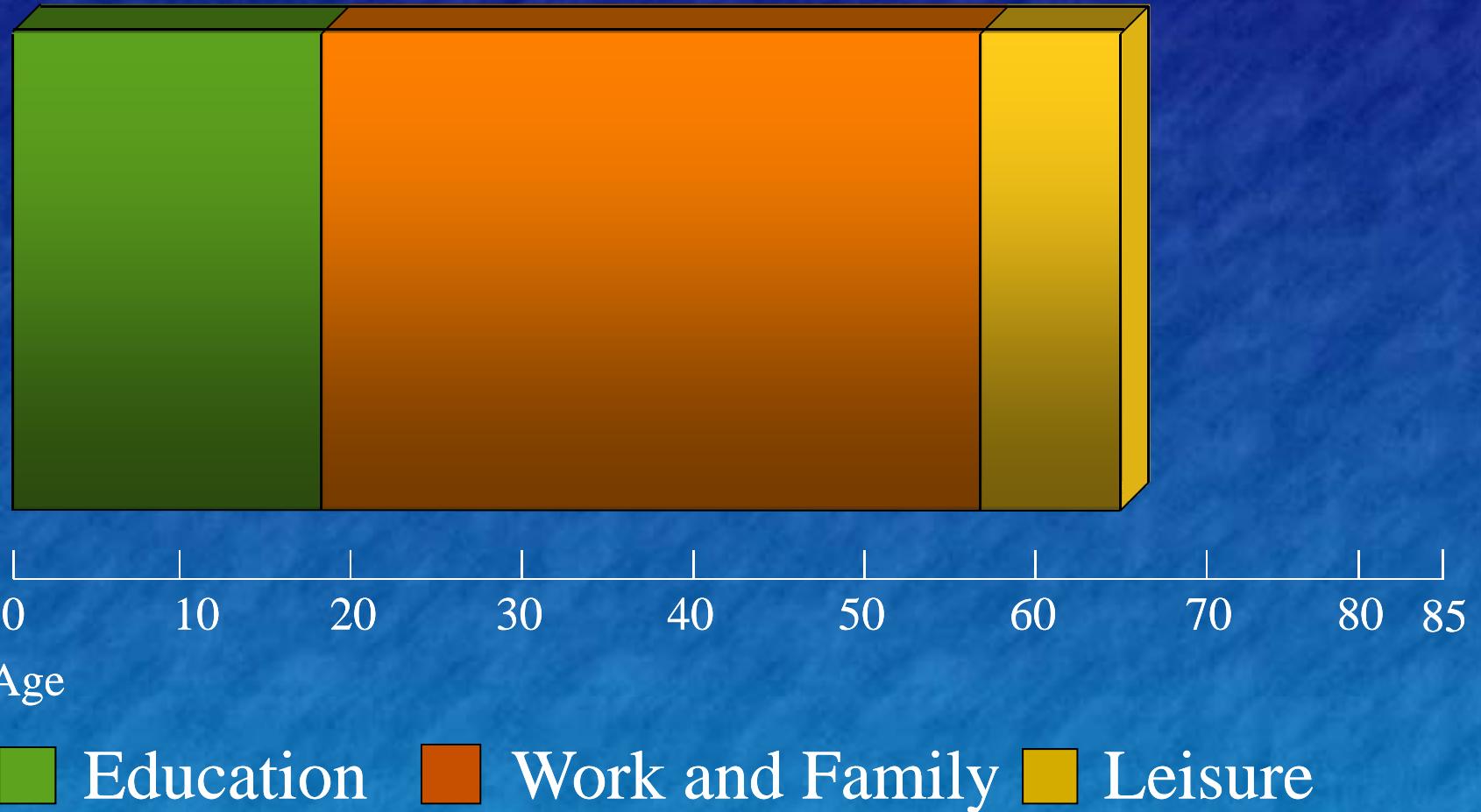
Last week he began  
a month of training for his  
return to space. A gimmick?  
No, a timely reminder that  
we can still have heroes

## GLENN'S MISSION



# Where to Put the Longevity Bonus?

# Linear Lifeplan



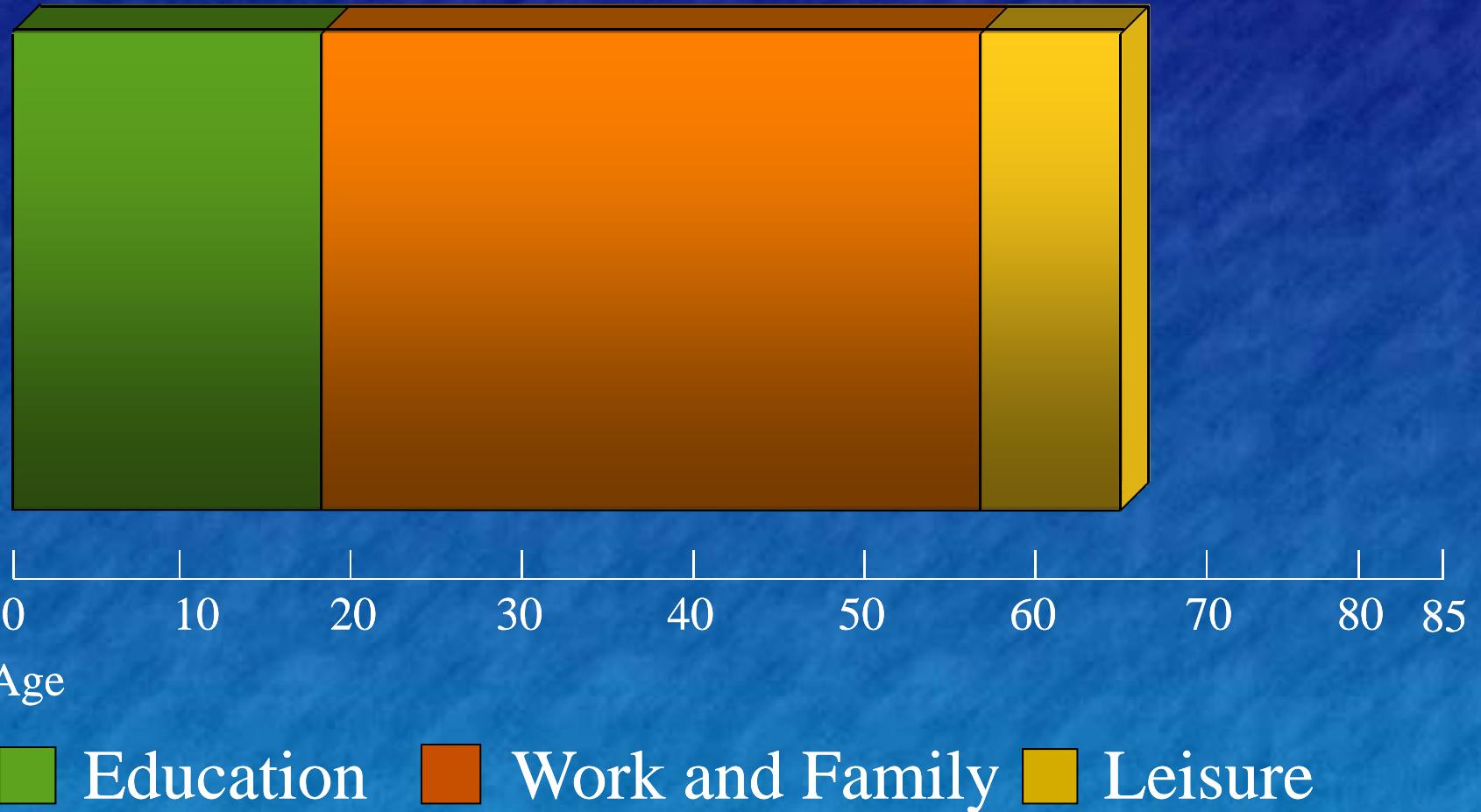




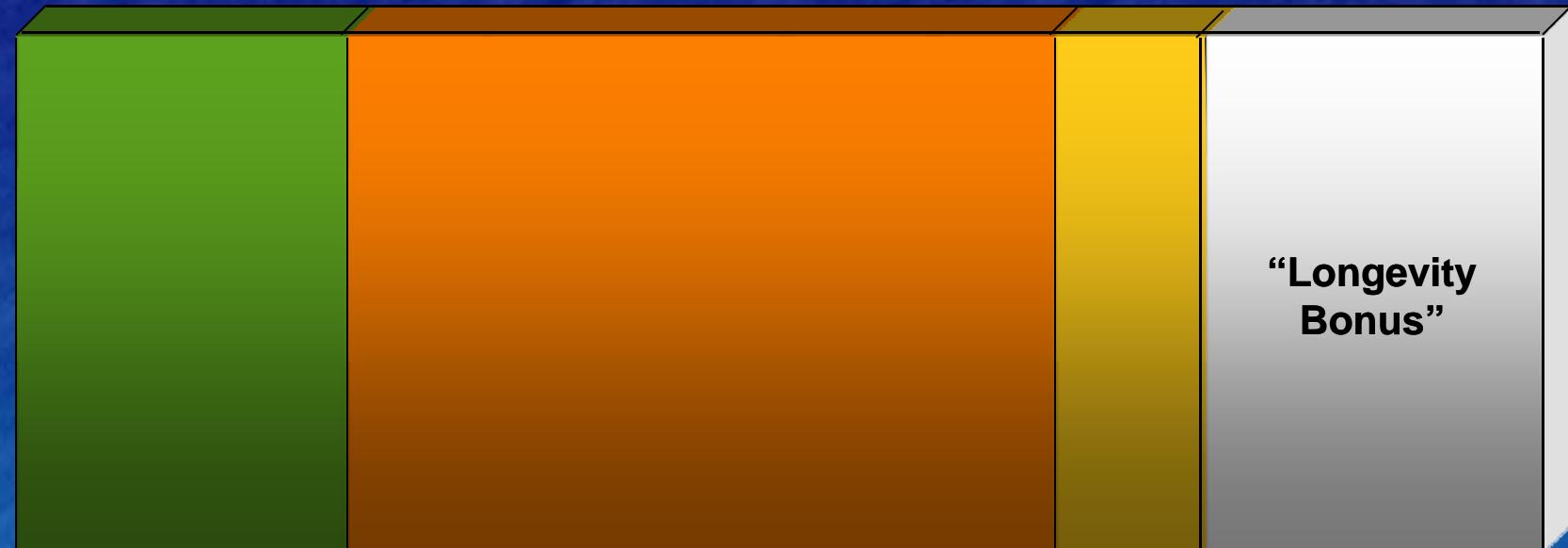




# Linear Lifeplan

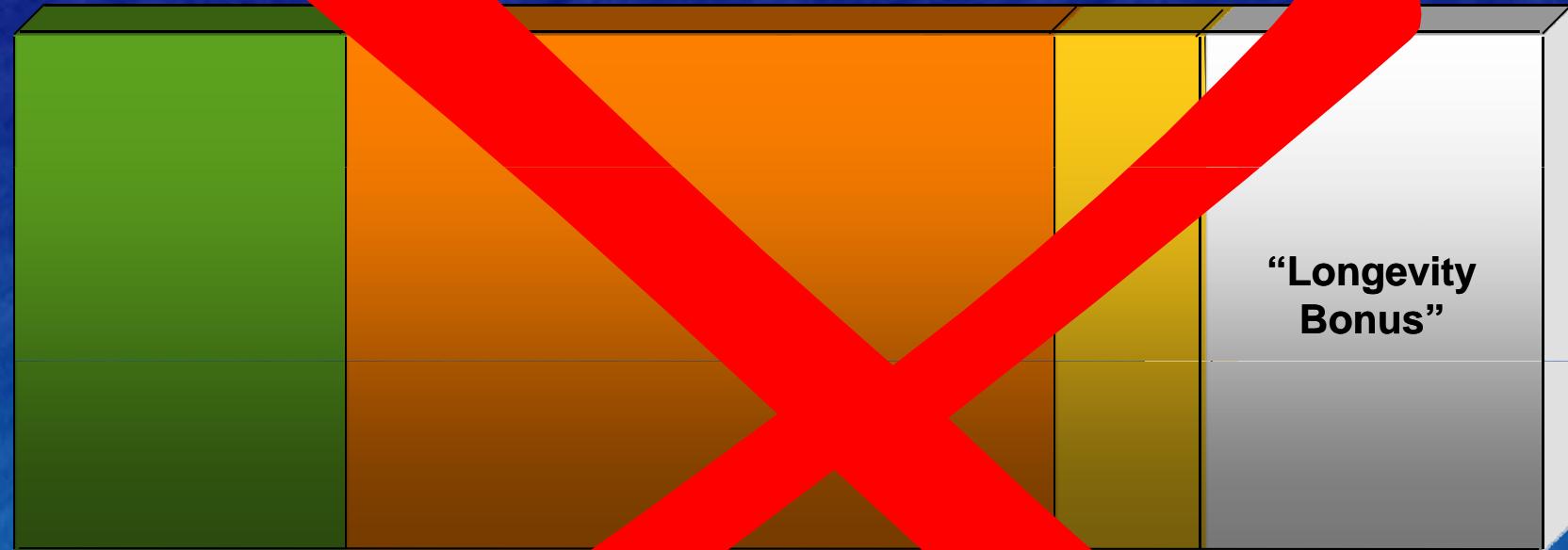


# Linear Lifeplan



█ Education █ Work and Family █ Leisure

# Linear Lifeplan



0 10 20 30 40 50 70 80 85

Age



Education

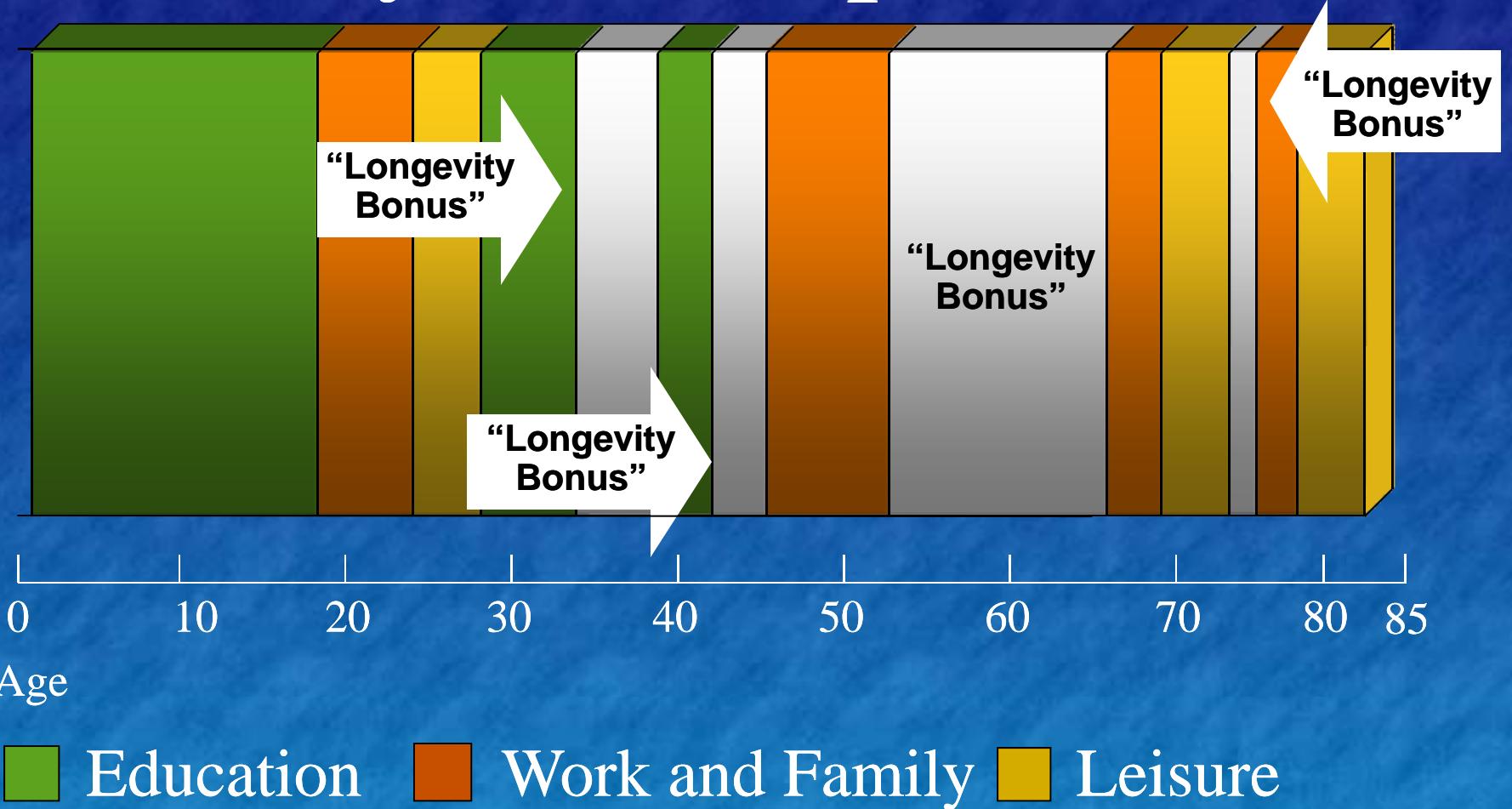


Work and Family

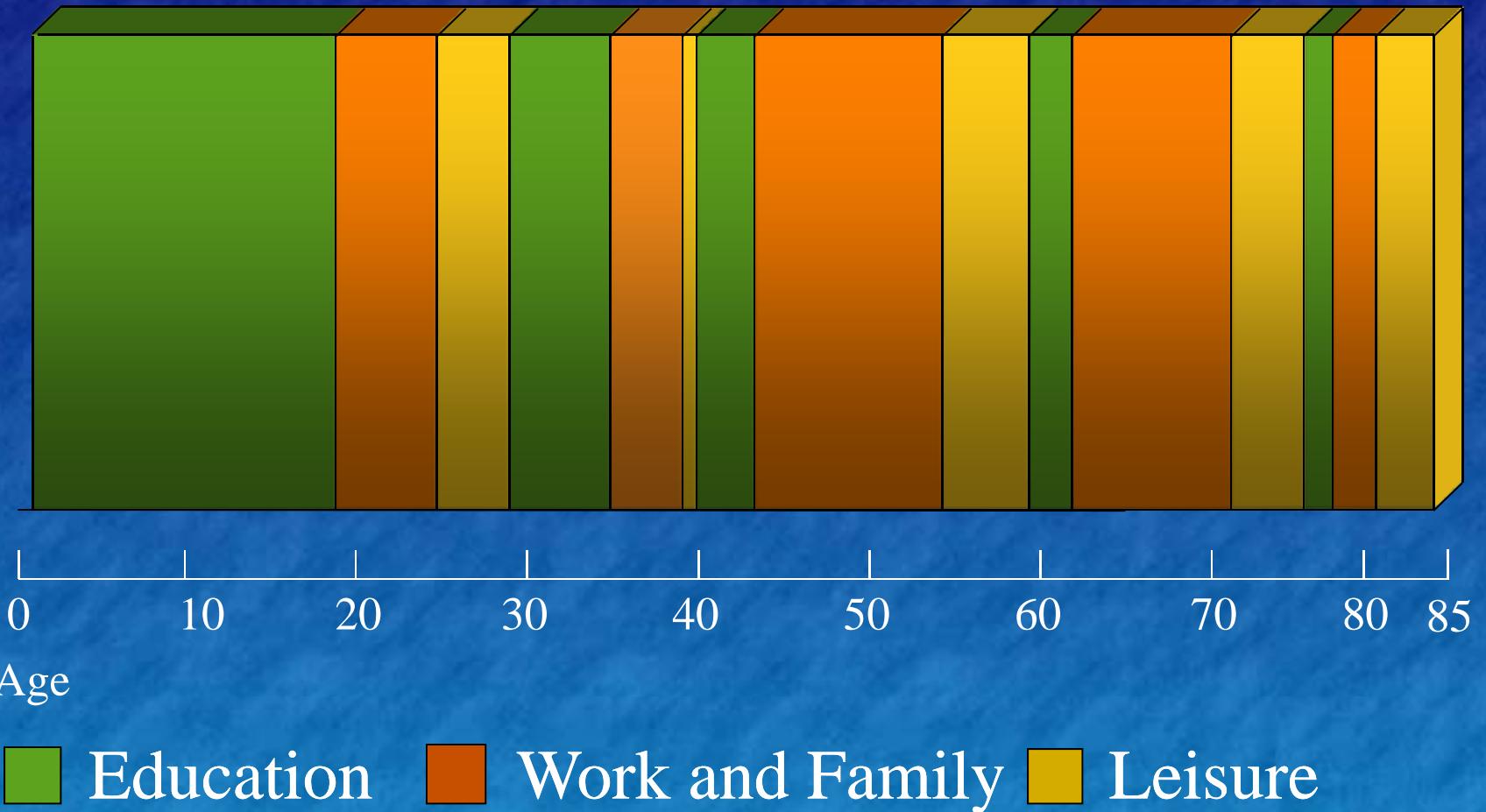


Leisure

# Cyclic Lifeplan

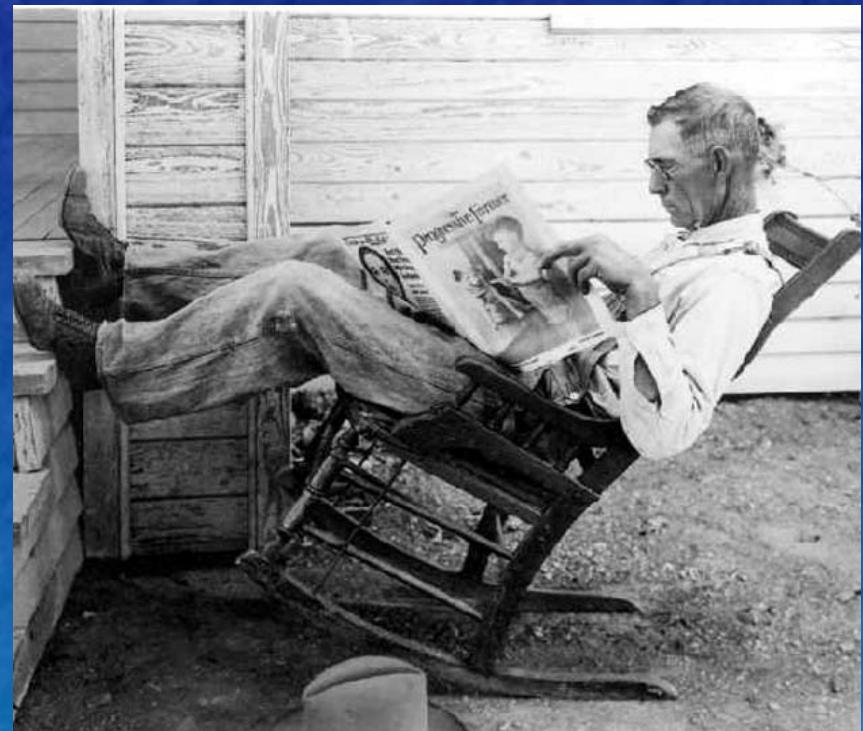


# Cyclic Lifeplan



# Webster's Definition of Retirement

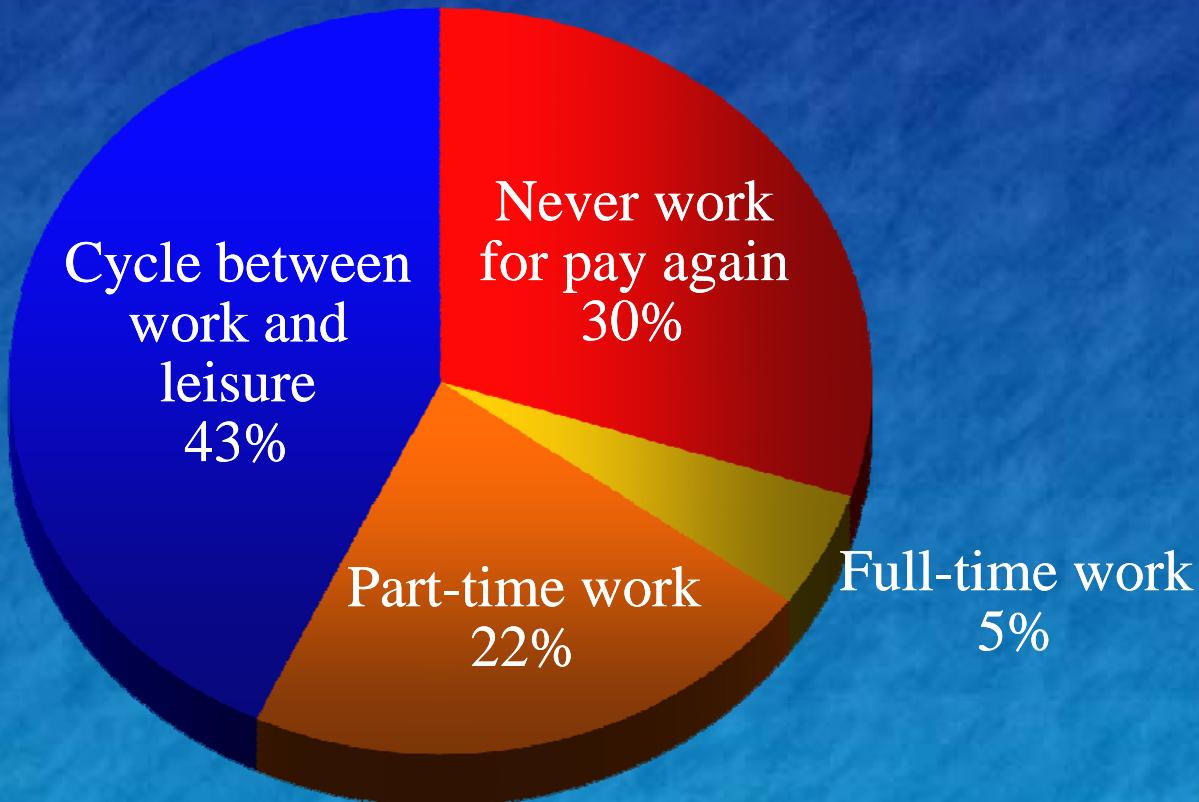
- to disappear
- to go away
- to withdraw



Source: Webster's New Twentieth Century Dictionary

# A New Balance of Work and Leisure is the New Ideal

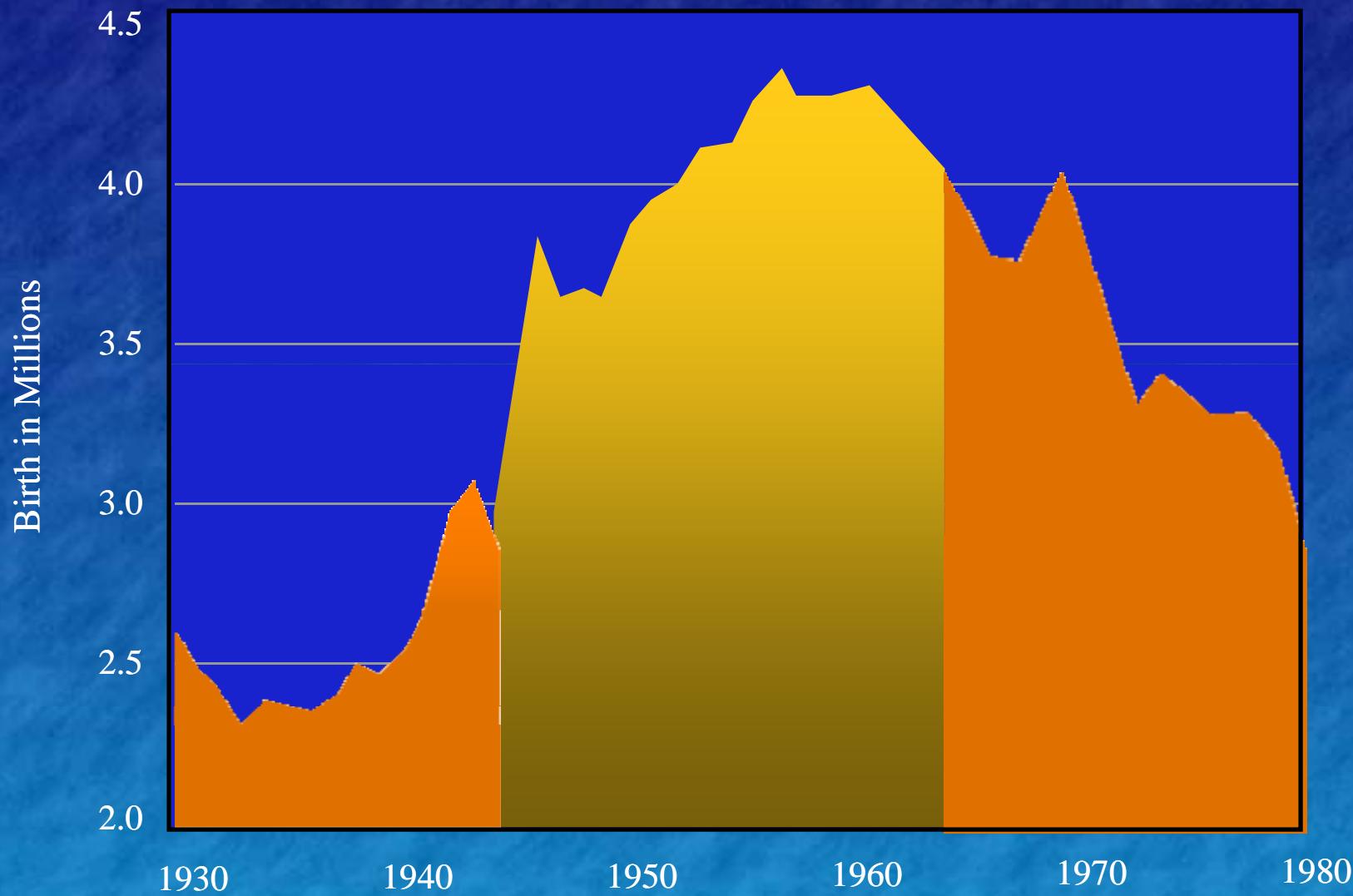
“What would be your ideal plan for retirement?”



Source: Age Wave *Retirement at the Tipping Point: The Year that Changed Everything*, 2009

# From Baby Boom to Age Wave

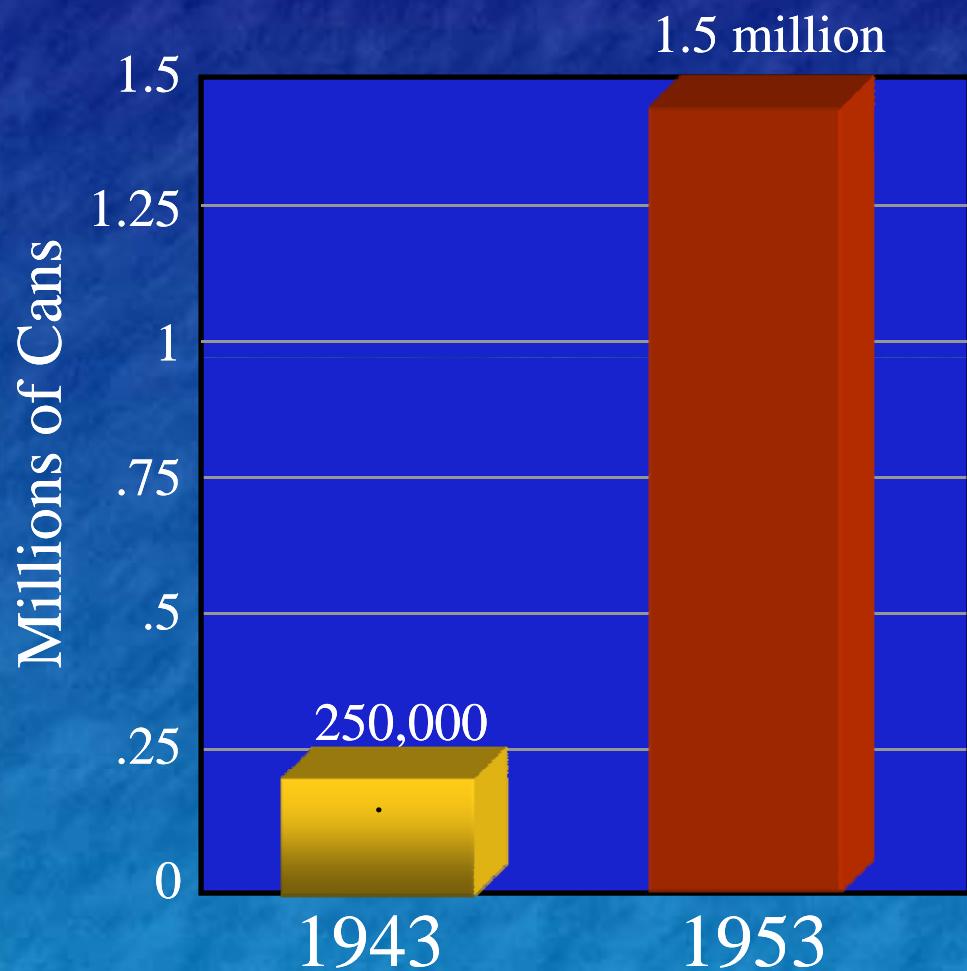
# The Baby Boom: 1946-1964



Source: Statistical Abstracts of the United States, 1930-1990



# Baby Food Consumption



Source: *Great Expectations: America and the Baby Boom Generation*, Jones, Landon

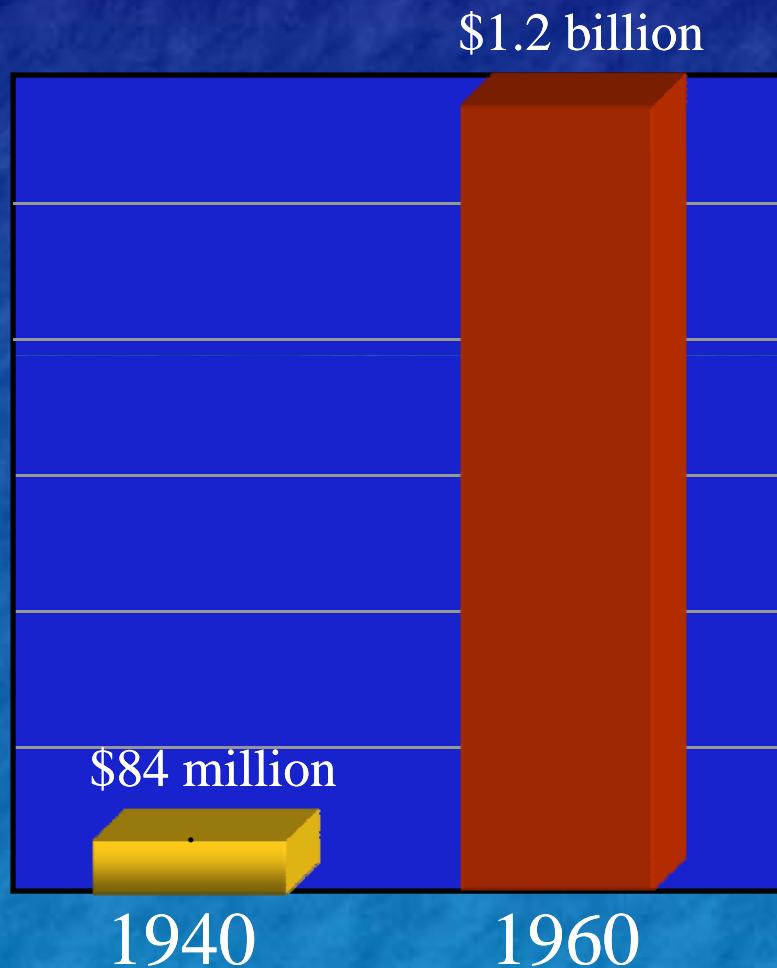






# Toy Sales

Sales in Millions

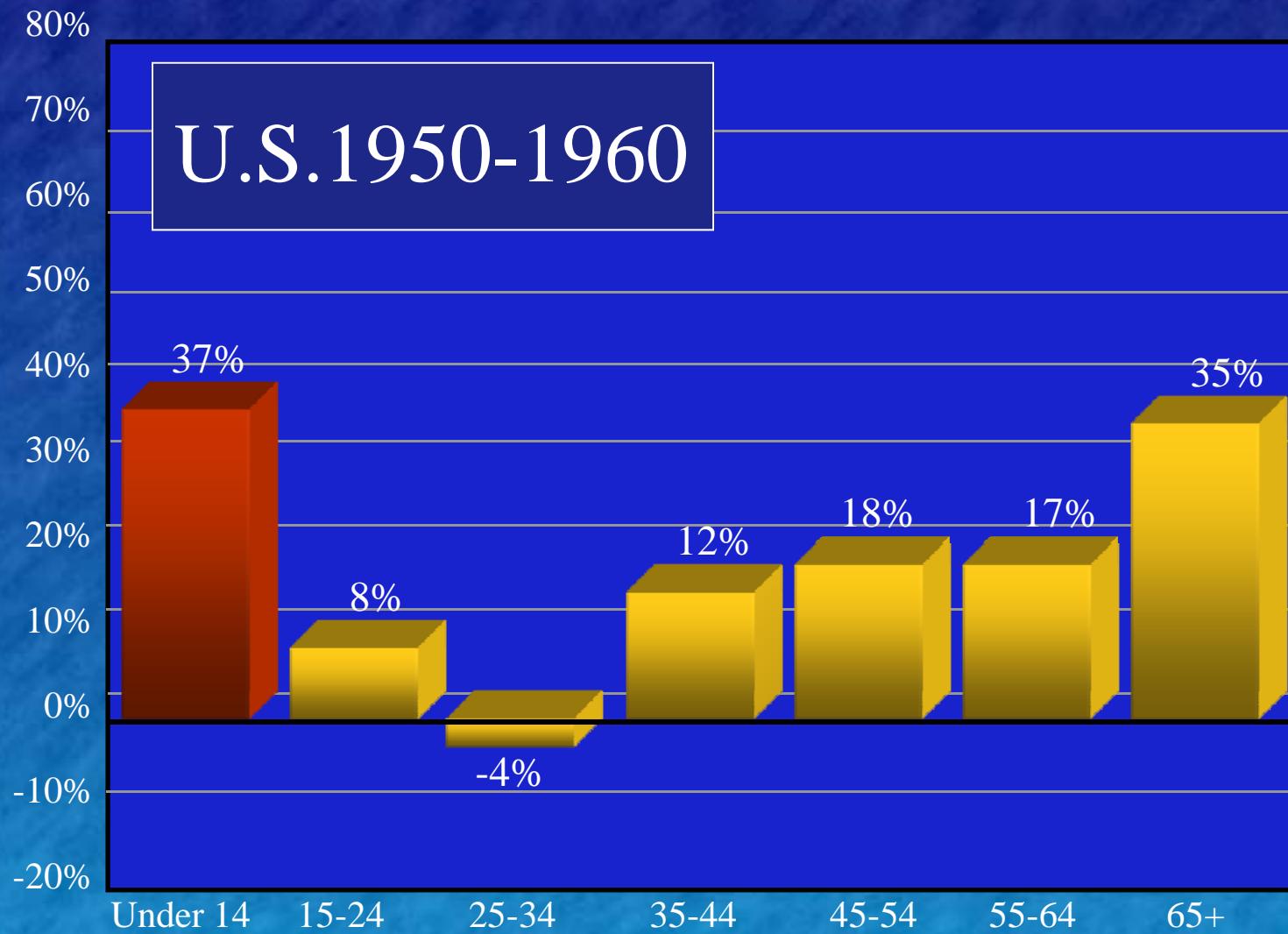


Source: *Great Expectations: America and the Baby Boom Generation*, Jones, Landon

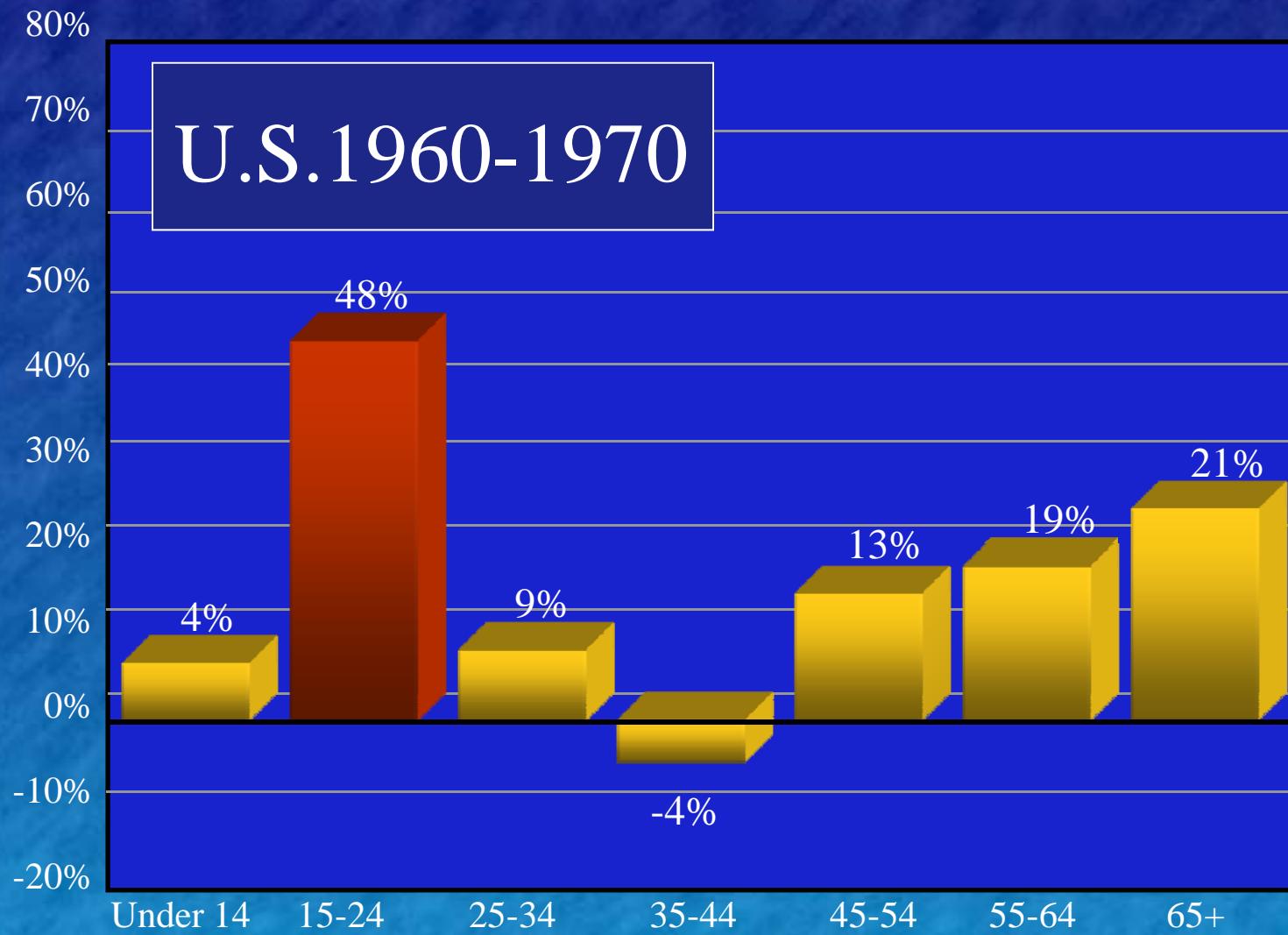
# Who is Turning 65 Now?



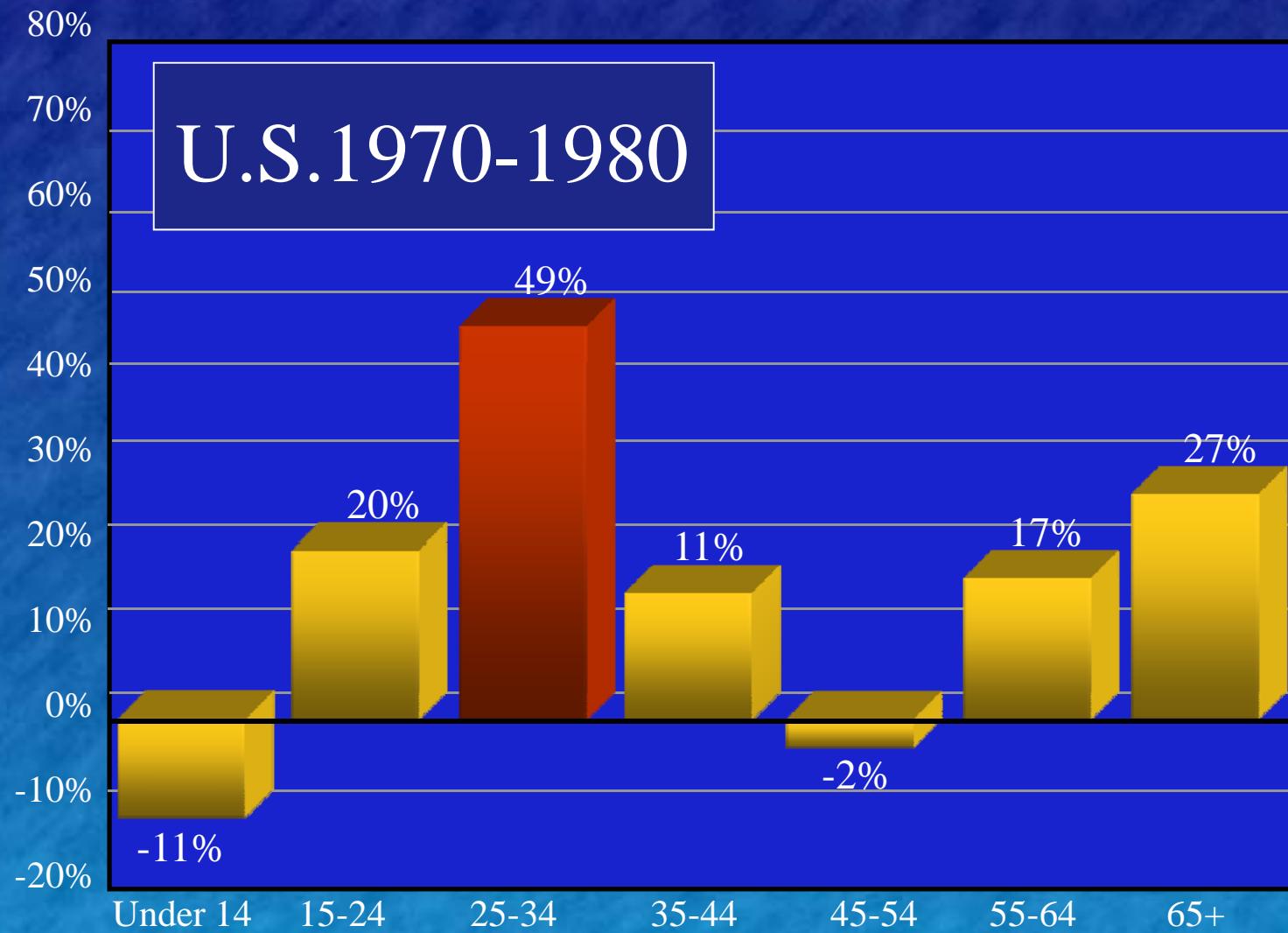
# Change in Population Growth



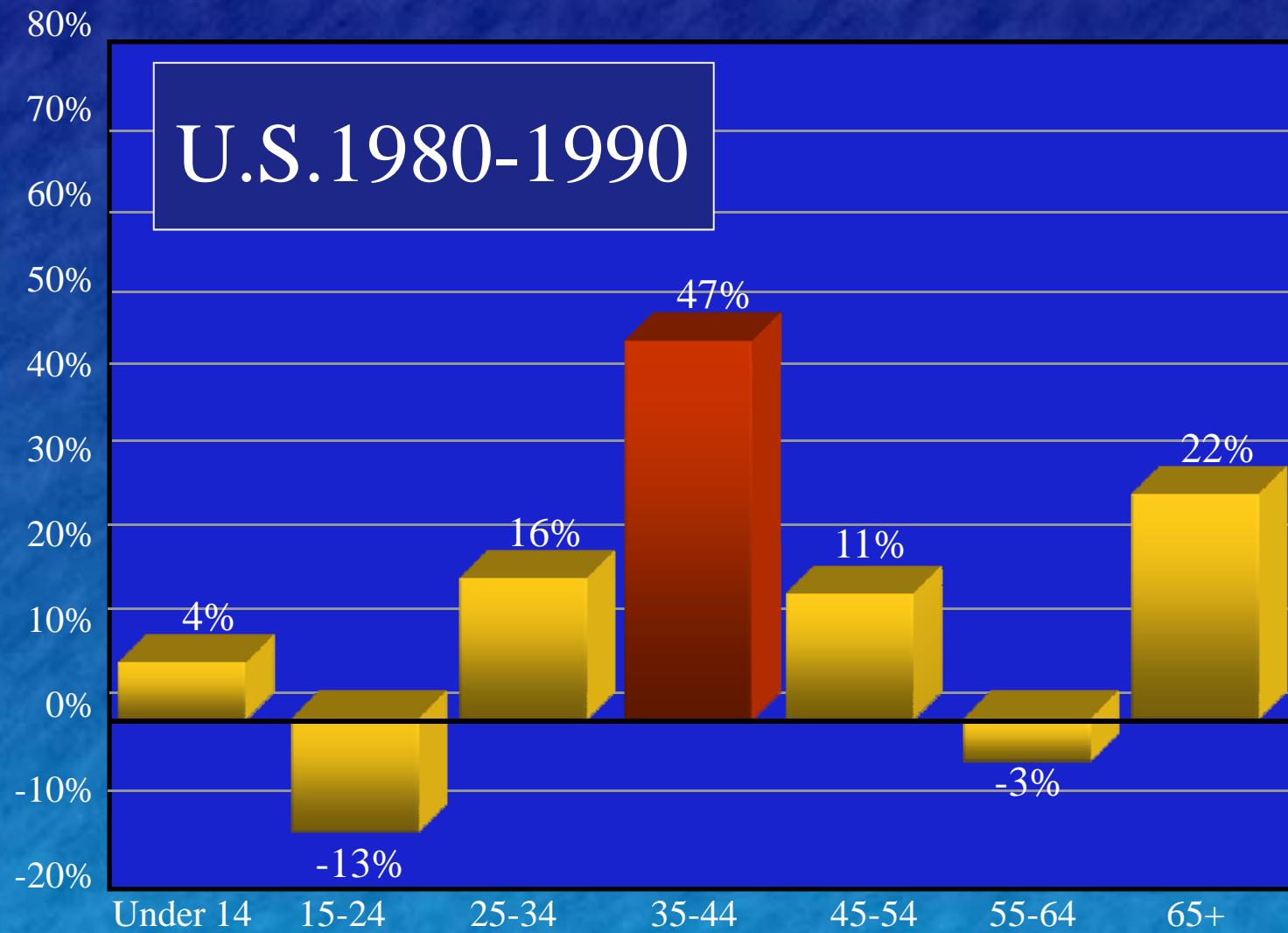
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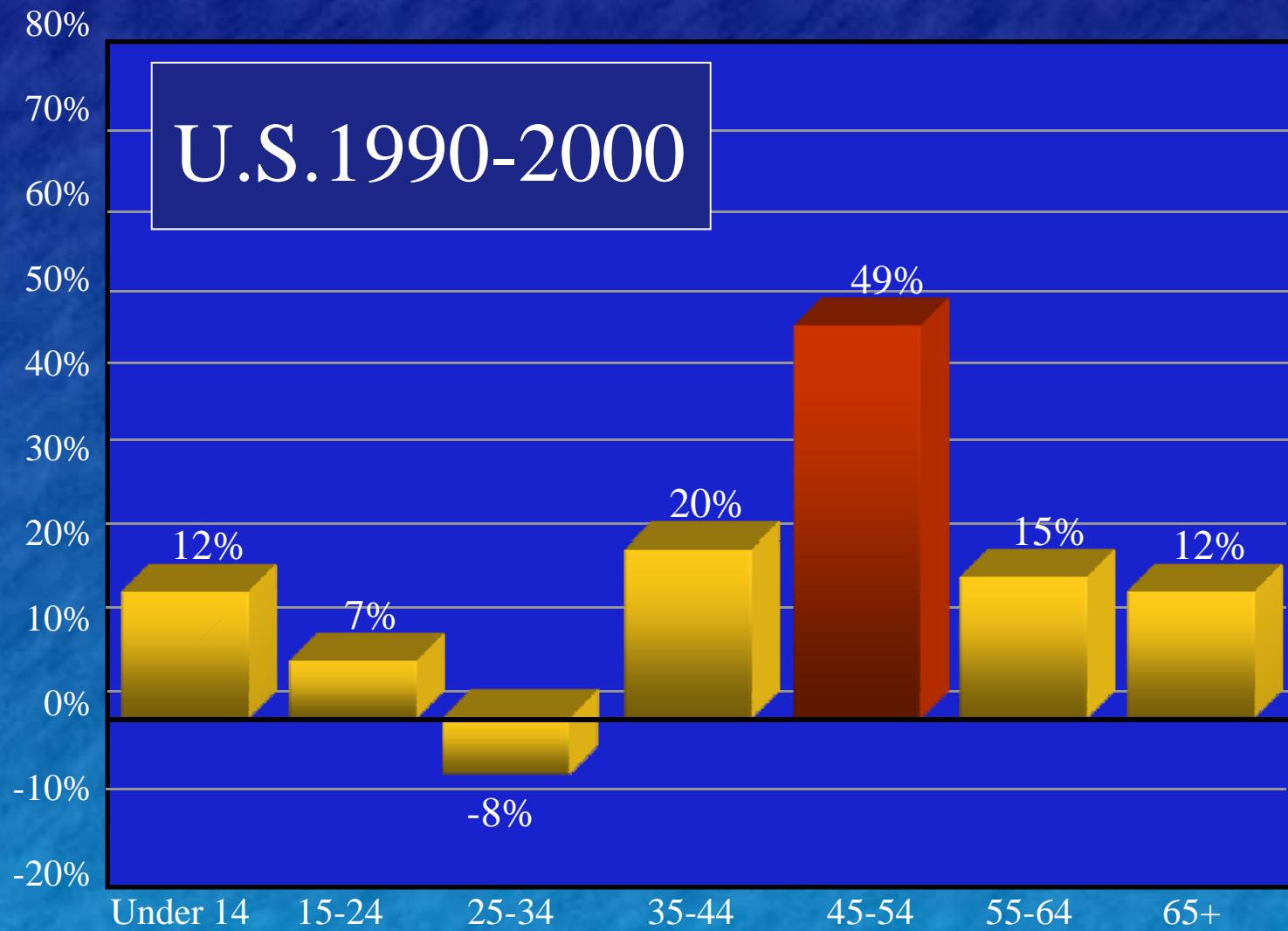
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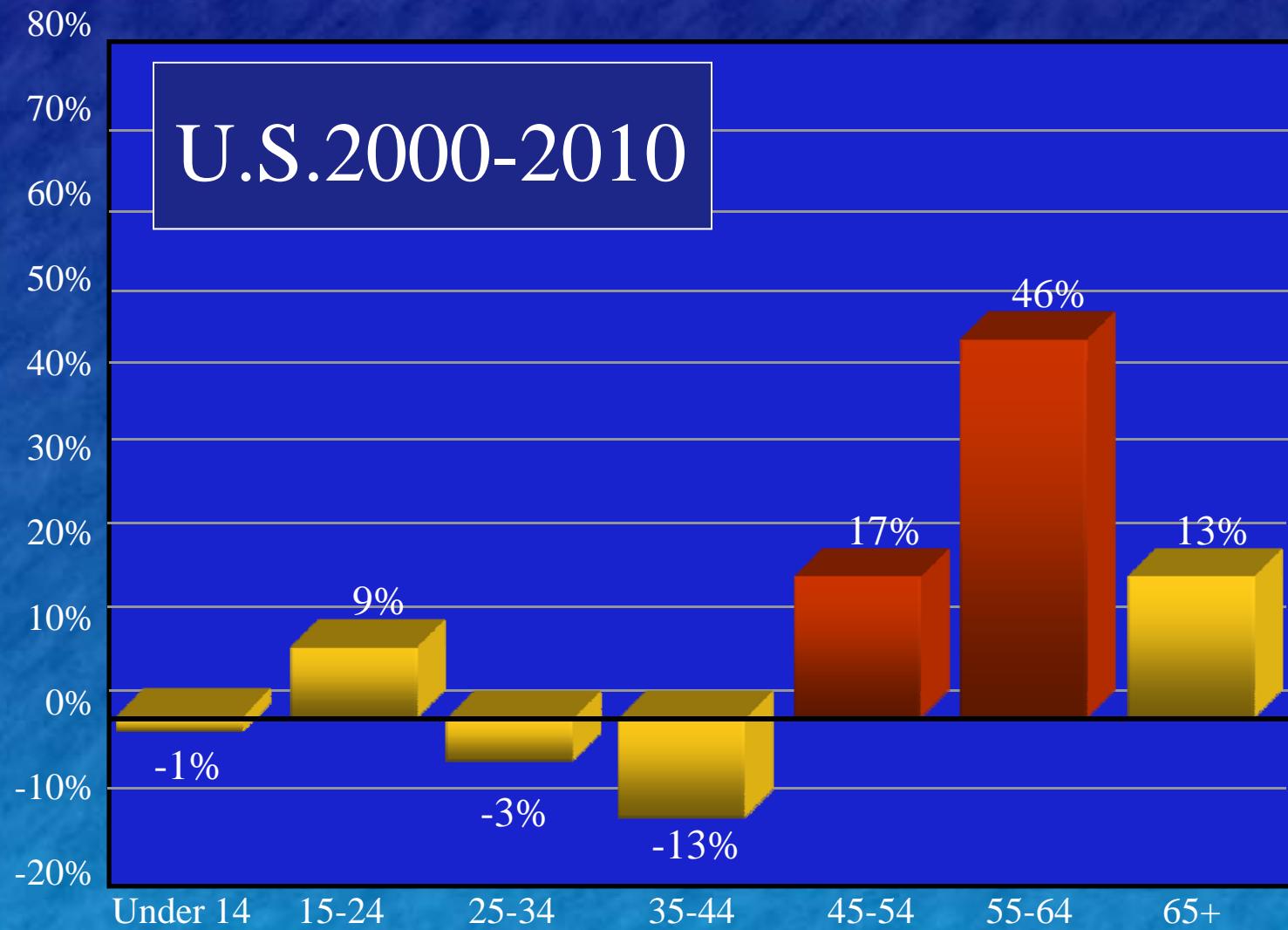
# Change in Population Growth



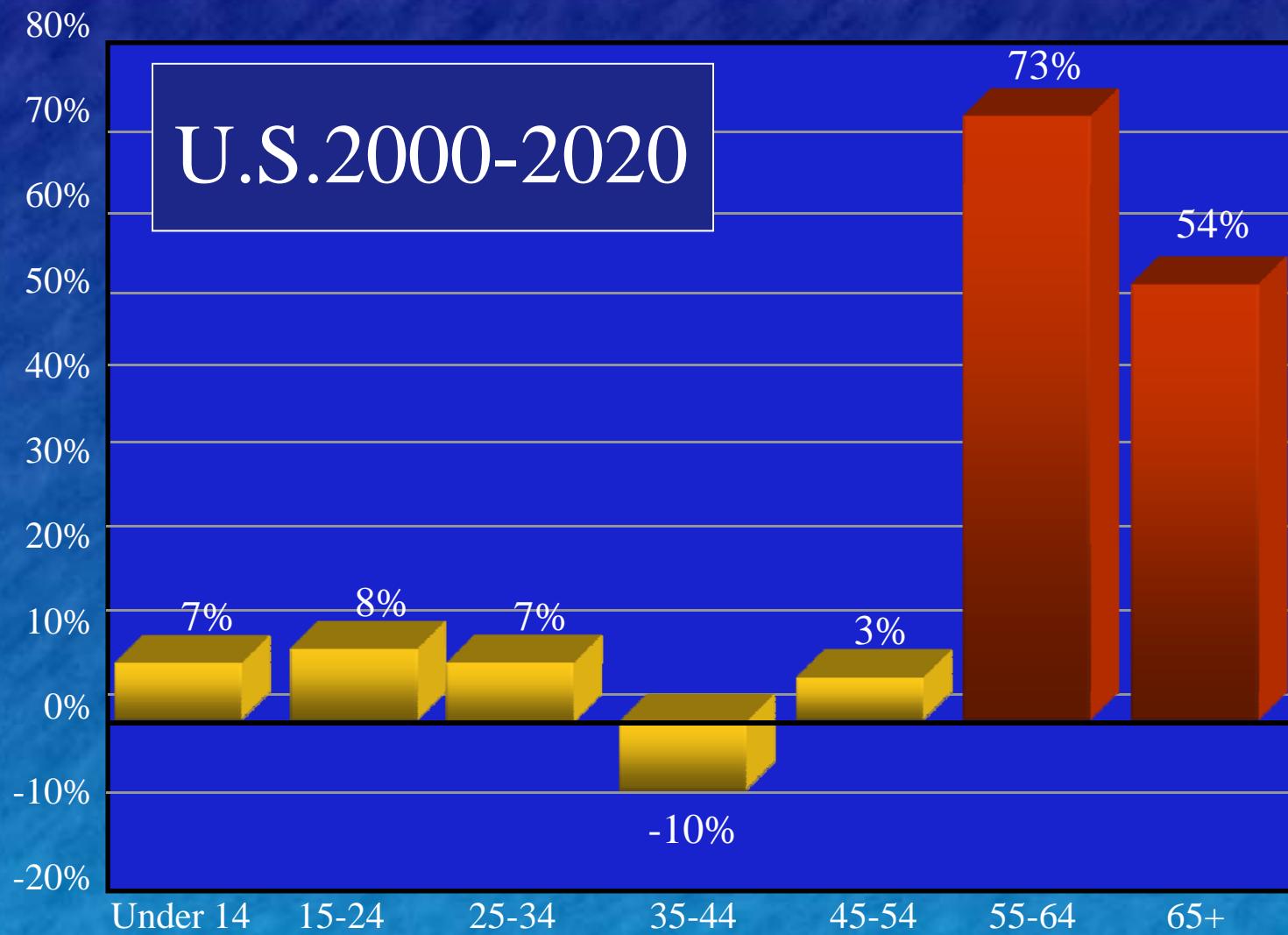
# Change in Population Growth



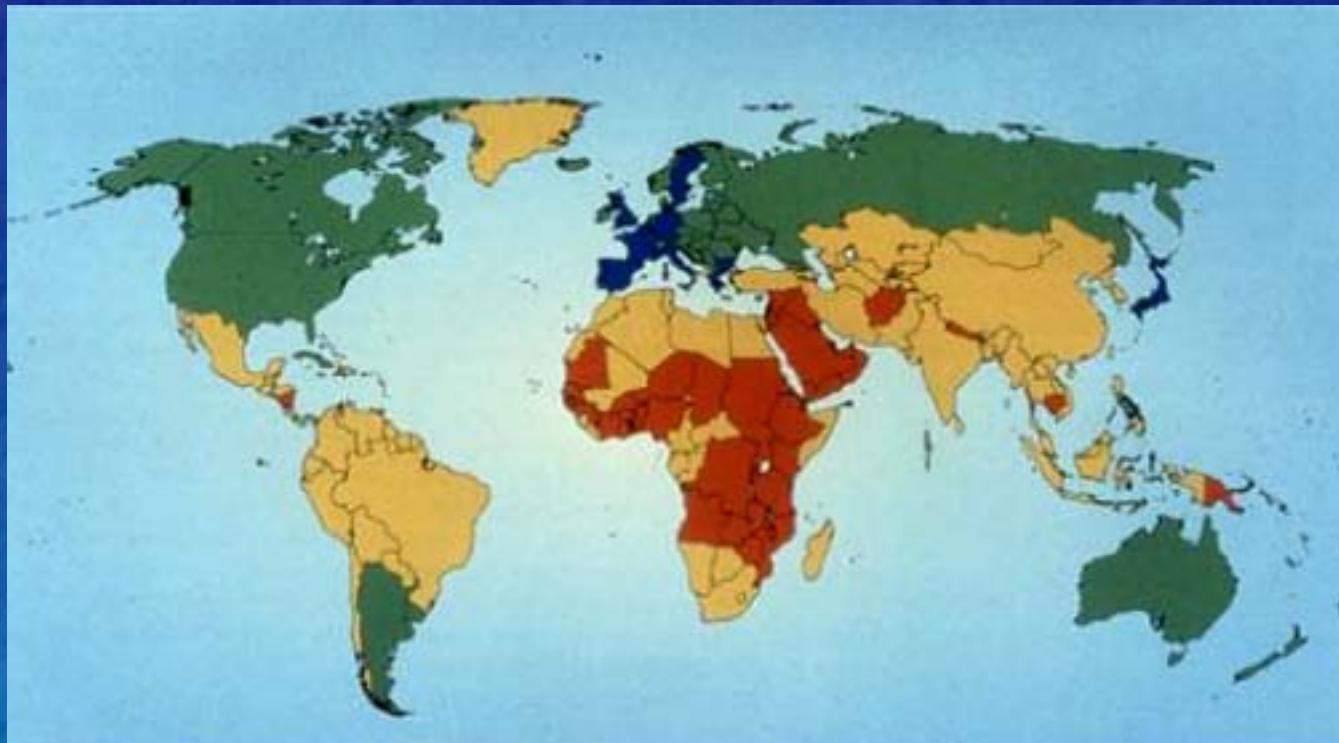
# Change in Population Growth



# Change in Population Growth



# Percent of Population Age 60+: 2000



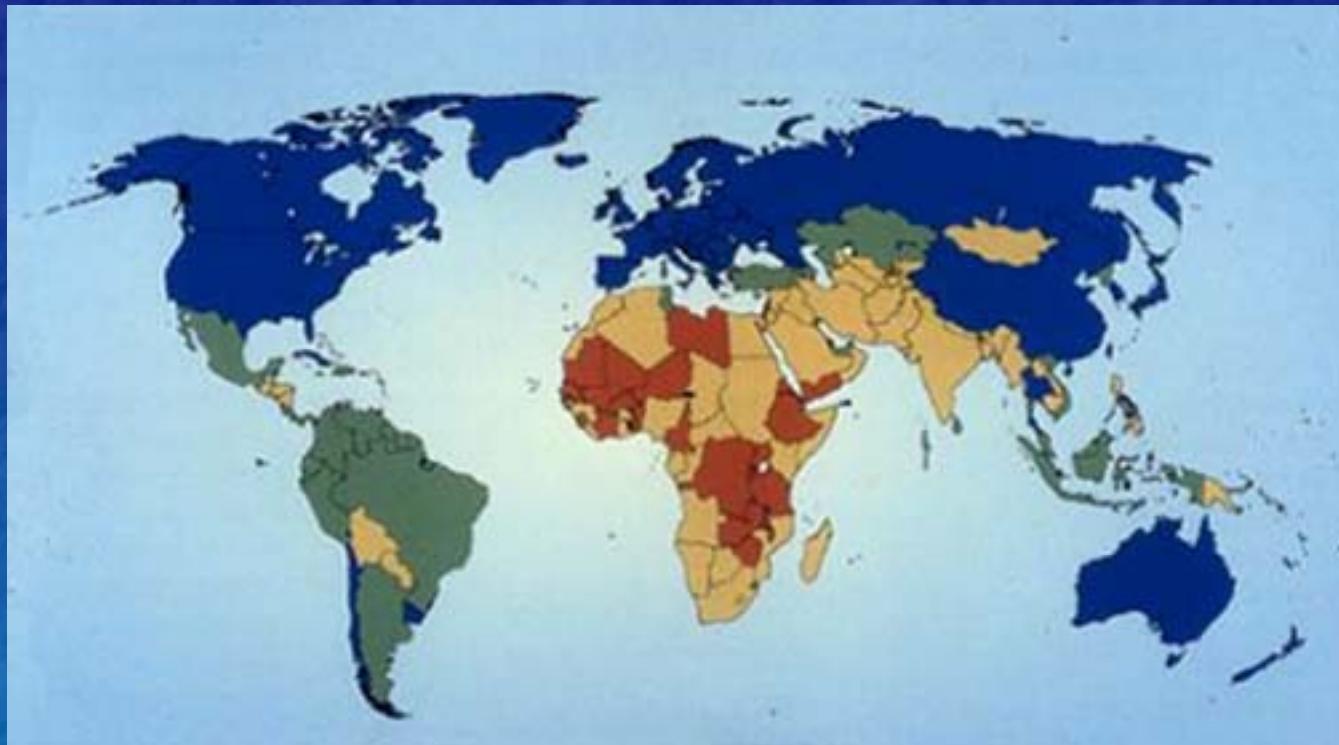
Under 5.0%

5.0% to 12.4%

12.5% to 20%

Above 20%

# Percent of Population Age 60+: 2025



Under 5.0%

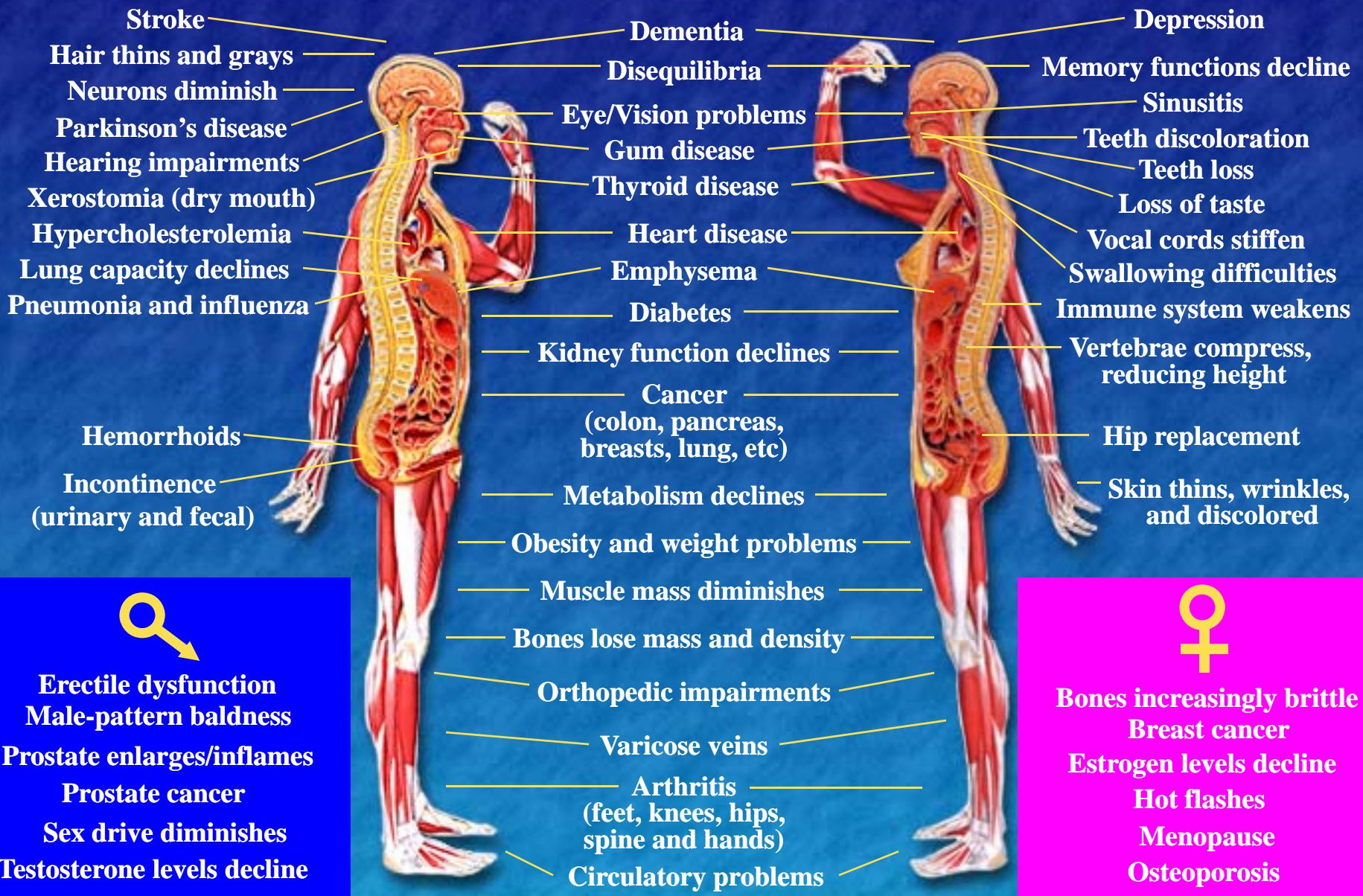
5.0% to 12.4%

12.5% to 20%

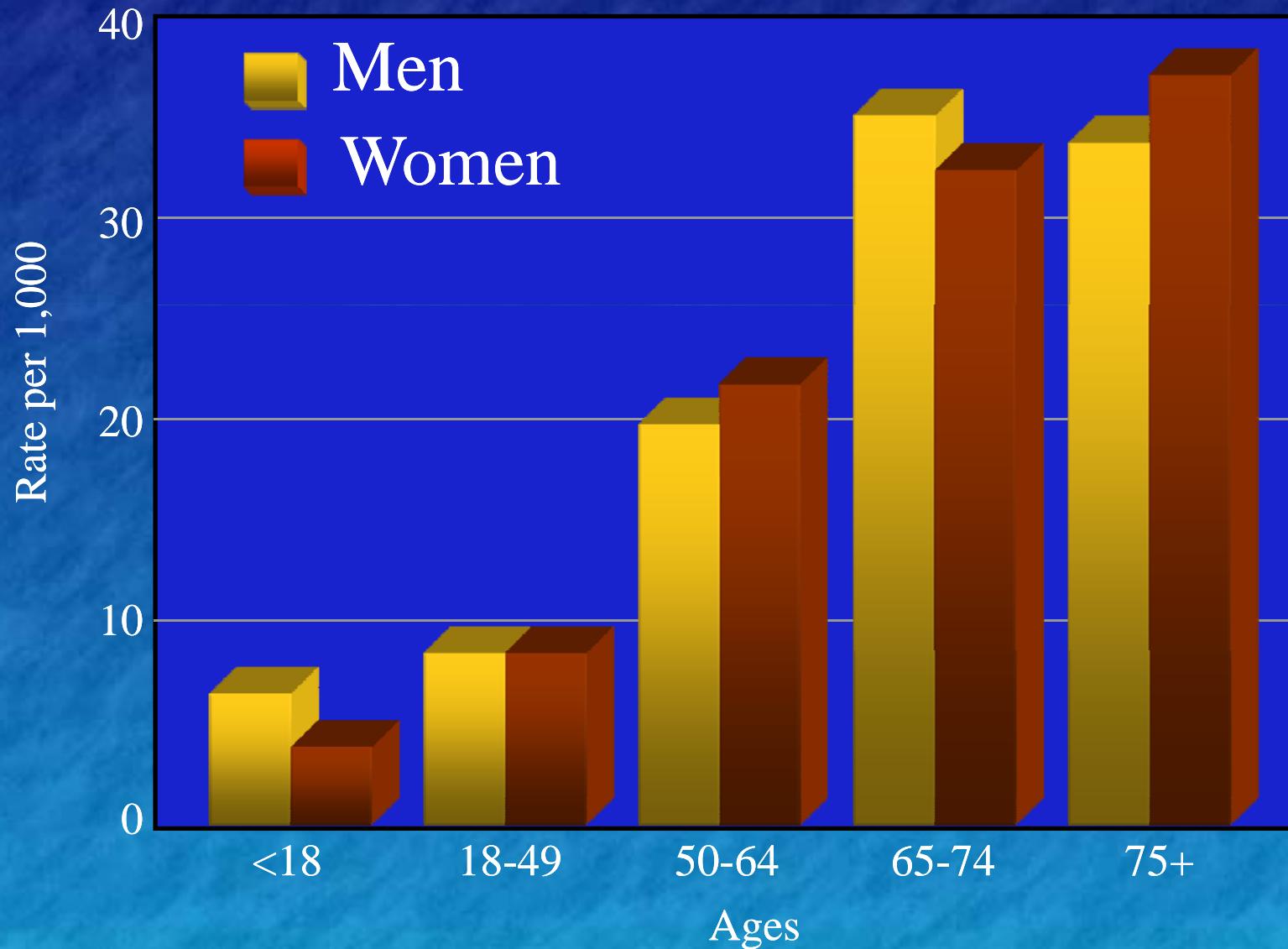
Above 20%

# In Search of the Fountain of Health

# Impacts of Aging



# Rate of Chronic Conditions



Source: NCHS, 1999



# Needed: Geriatric Excellence



# Full Departments of Geriatric Medicine



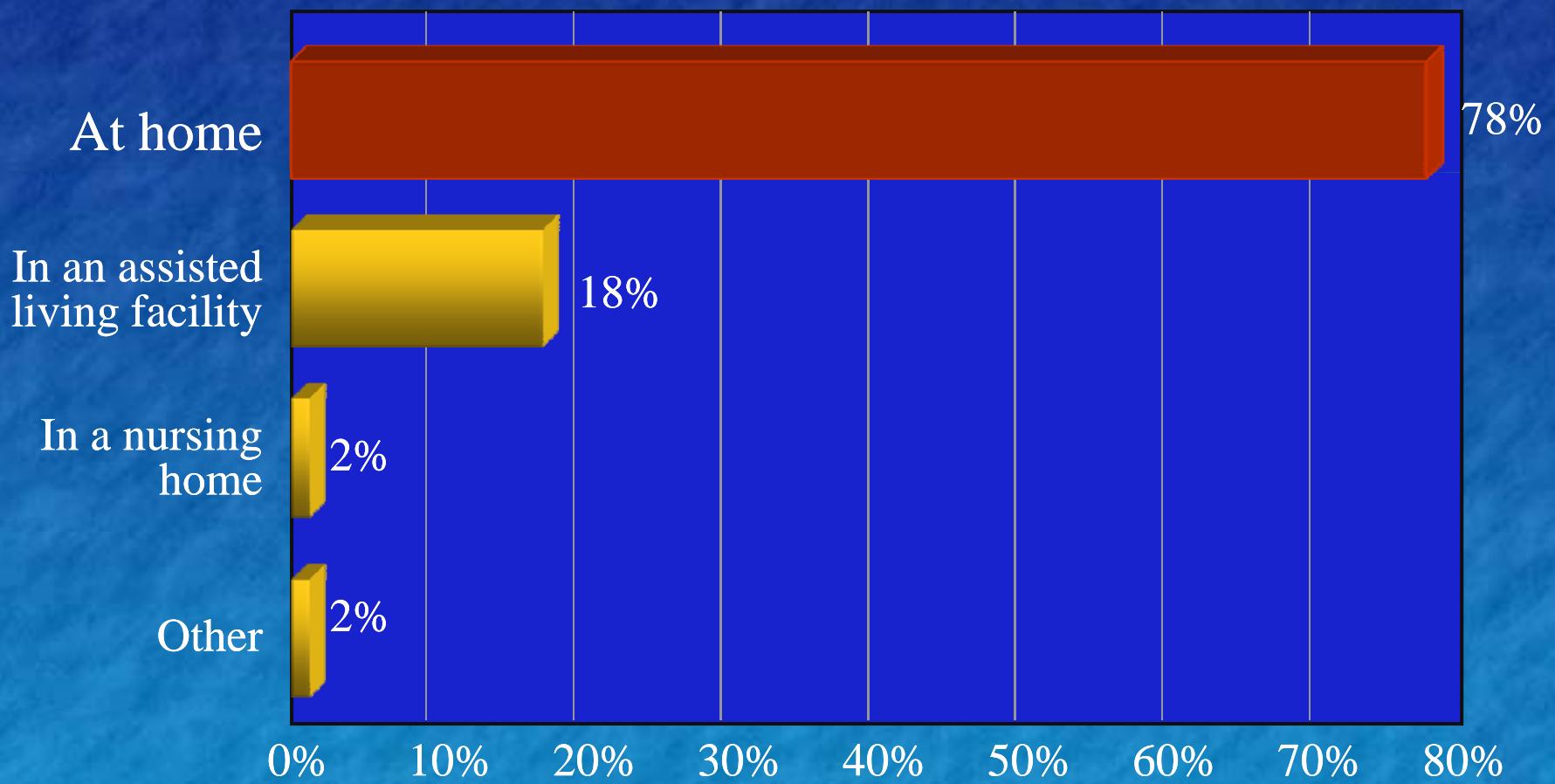
Source: AdGap Study August 2008

# Needed: Integrated Continuum of Care



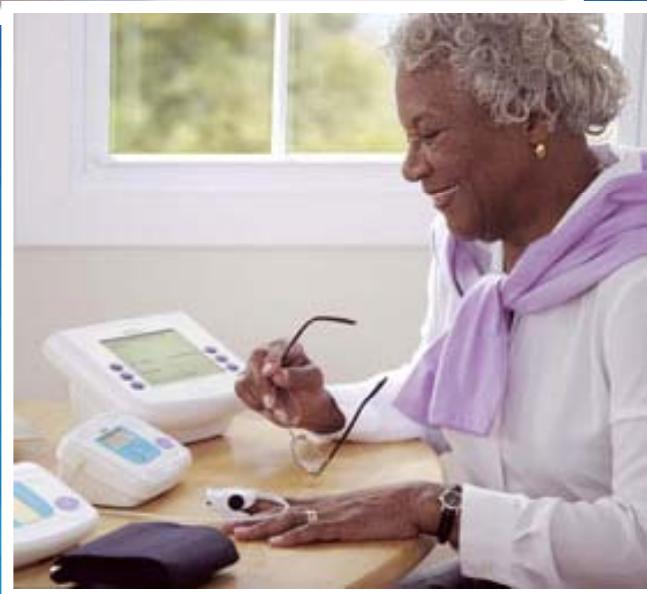
# People Would Prefer to Receive Care at Home by a Wide Margin

“If you were to need long term care, in which setting would you most prefer it?”

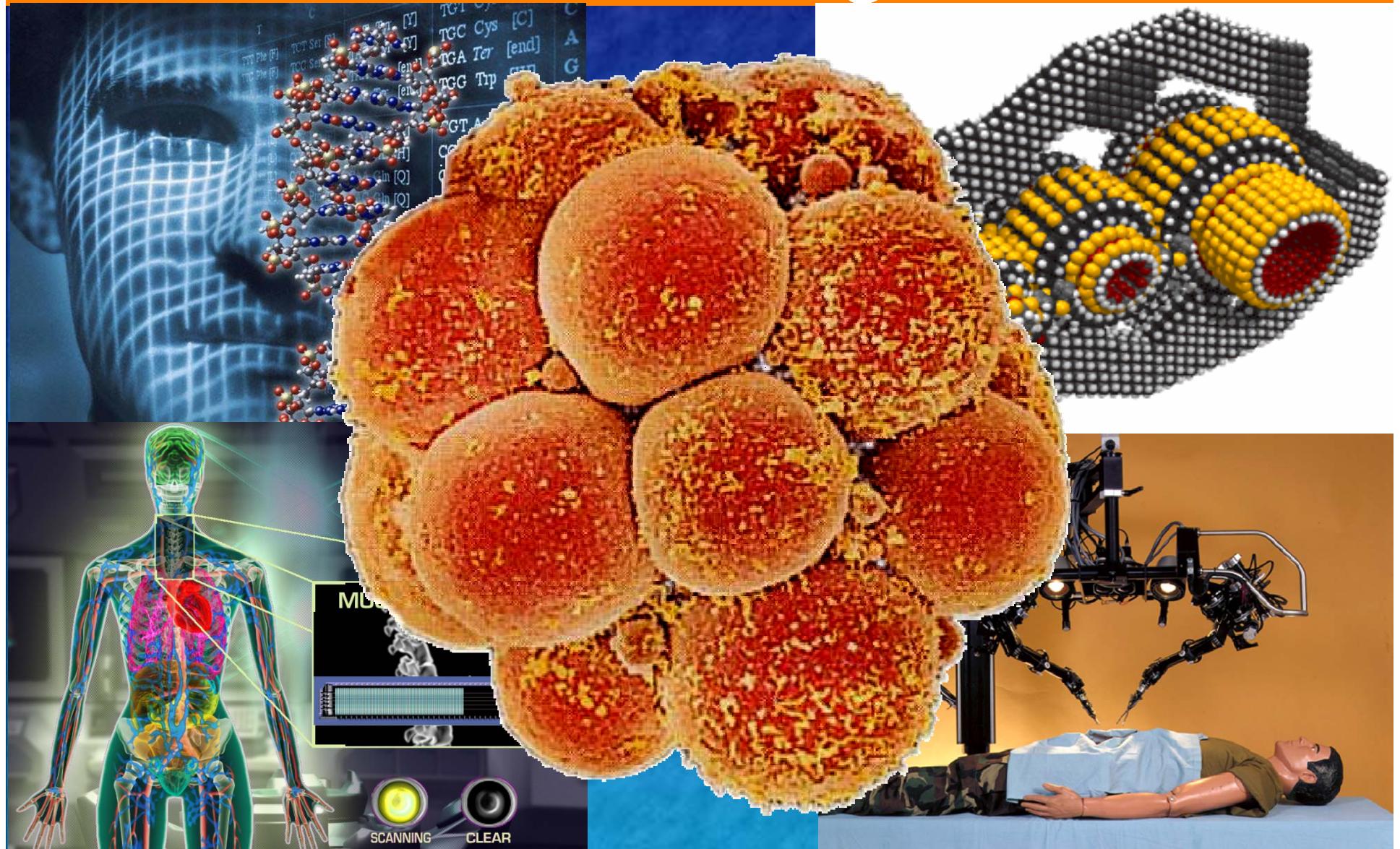


Source: Age Wave/Genworth “Let’s Talk” Survey, 2010

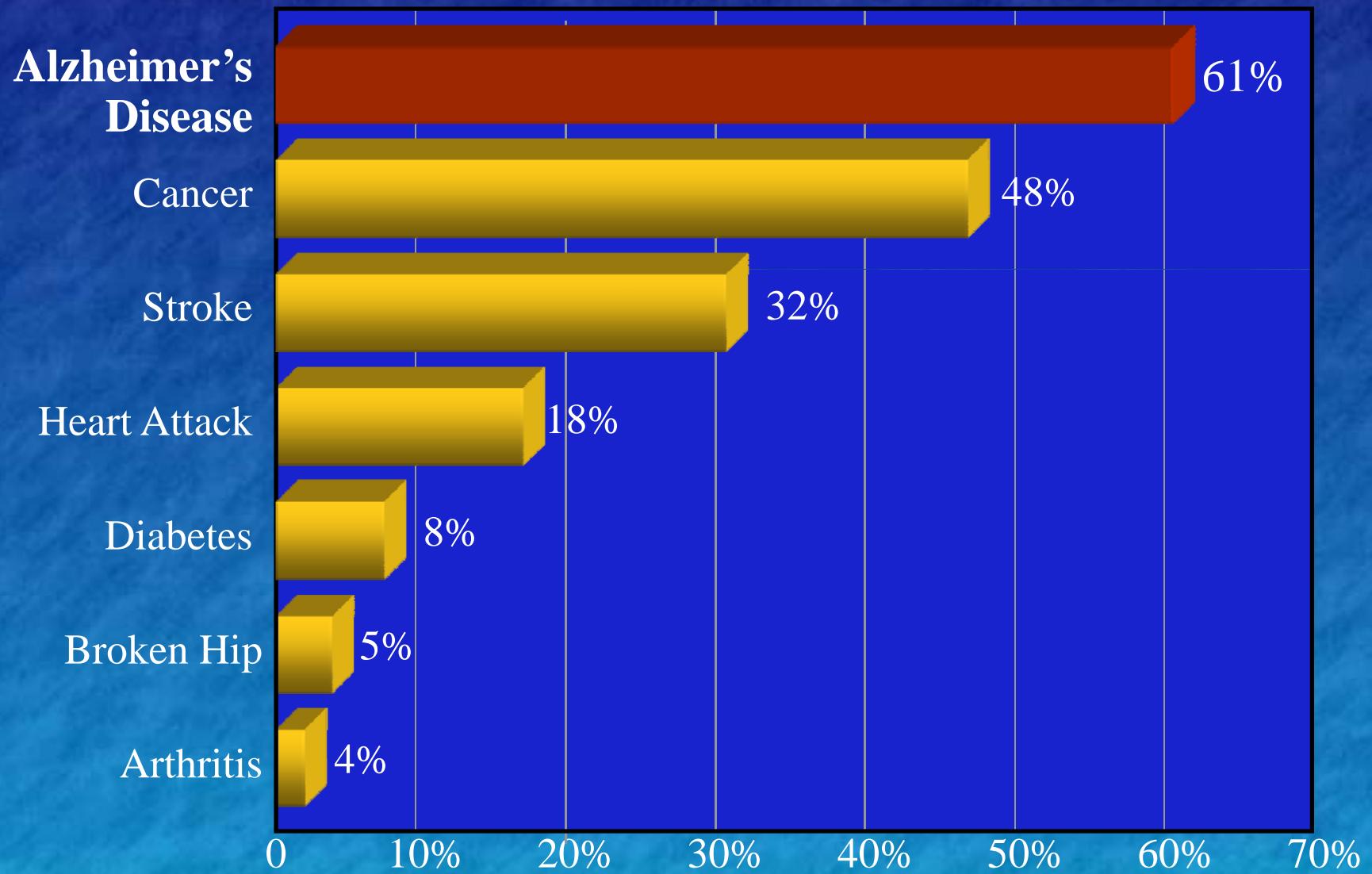
# Tele-Monitoring, Tele-Medicine



# Needed: Accelerated Scientific Breakthroughs

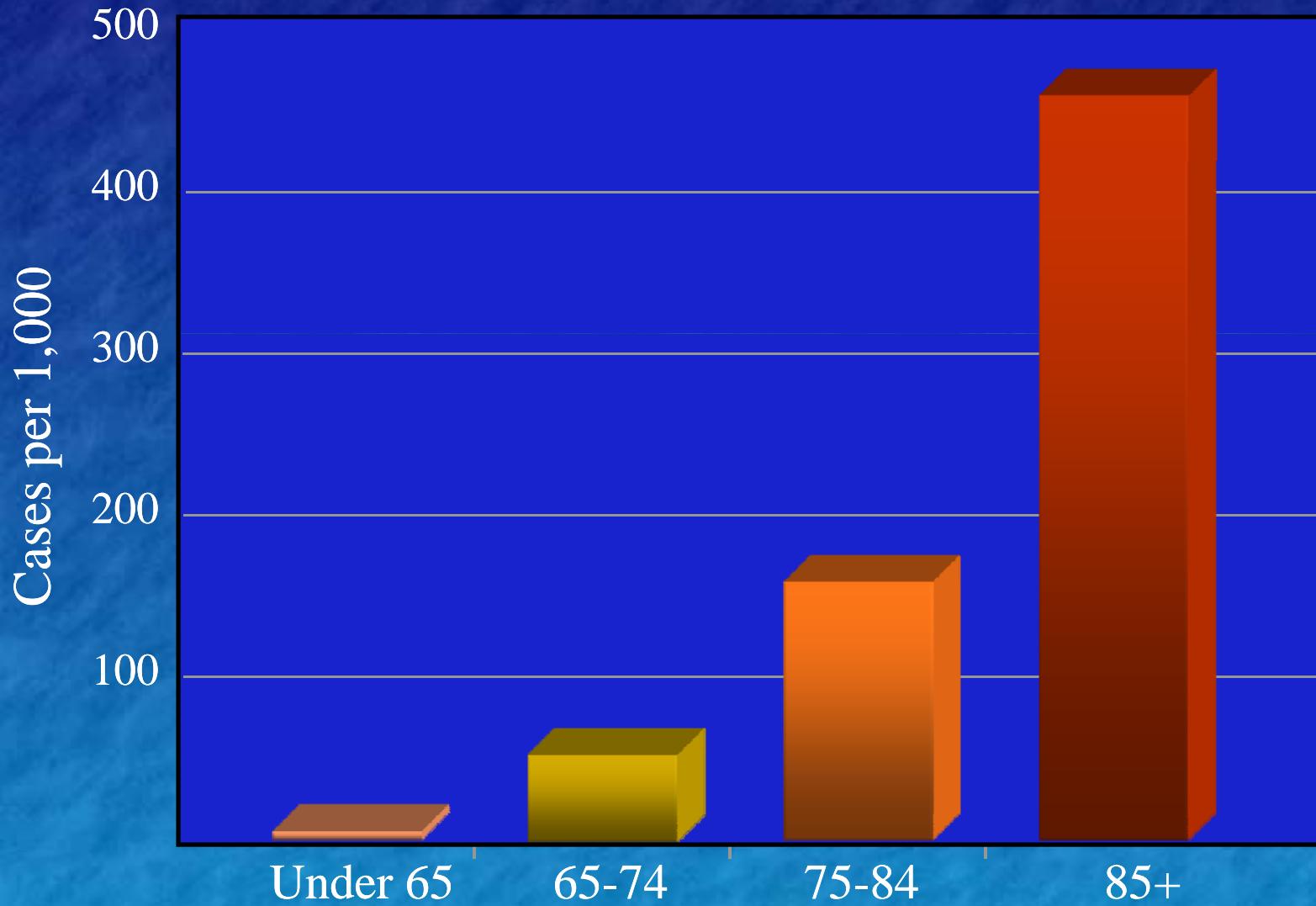


# Most Frightening Disabling Disease in Later Life?



Source: Age Wave Genworth "Our Family Our Future" 2010

# Dementia/Alzheimer's



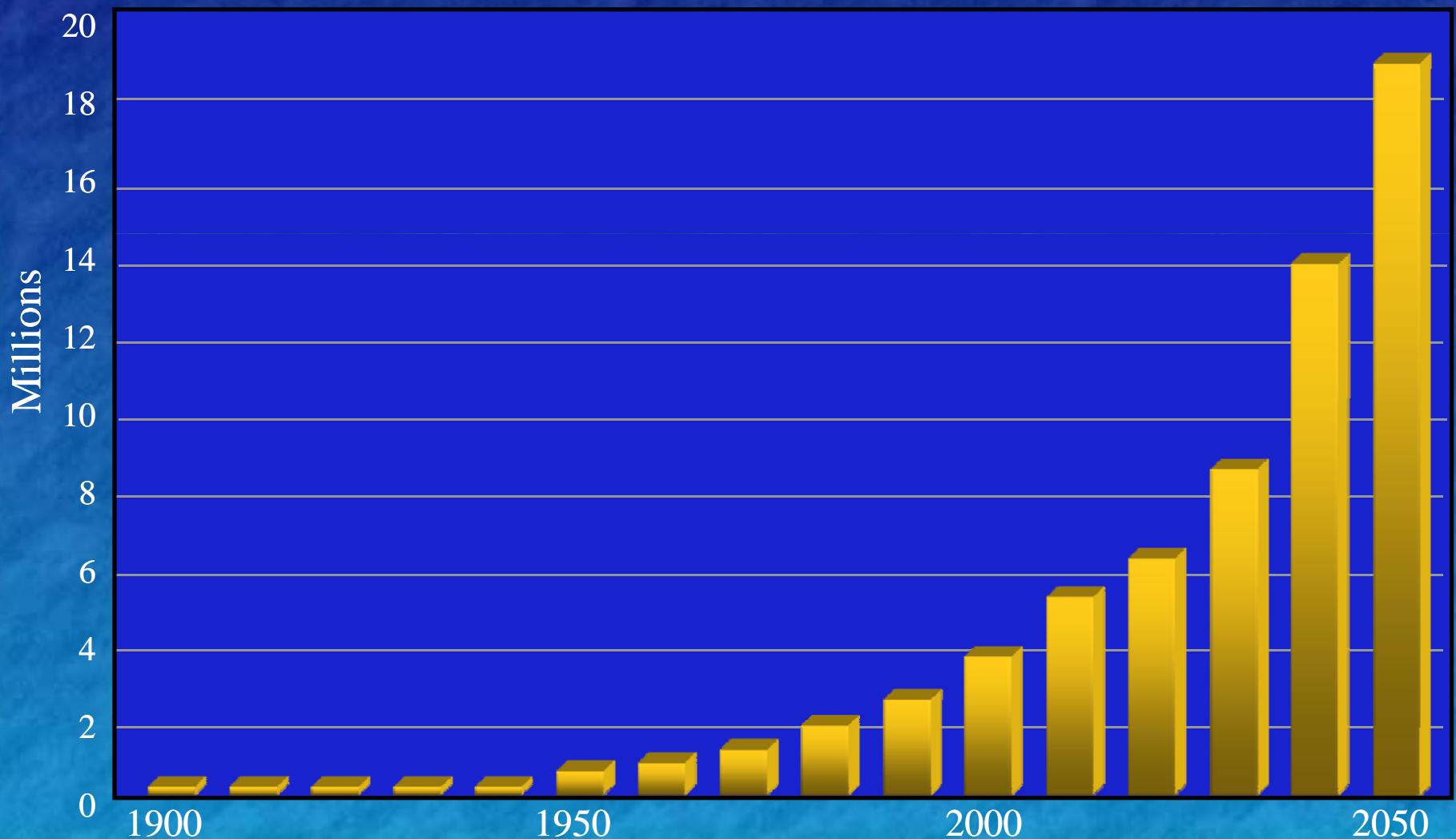
Source: American Medical Association, 2003



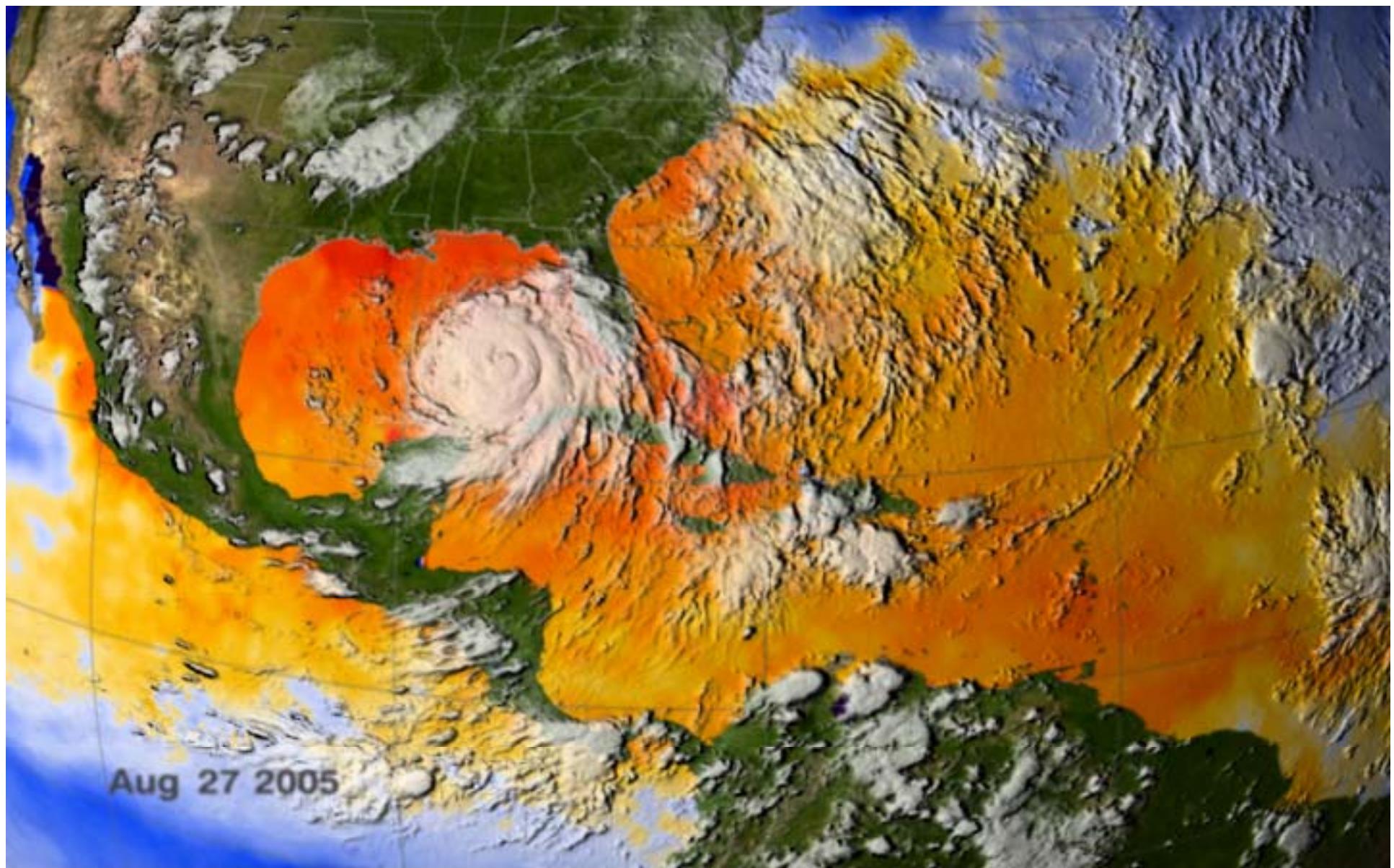
# This is You/Me!



# Number of Americans 85+ 1900-2050

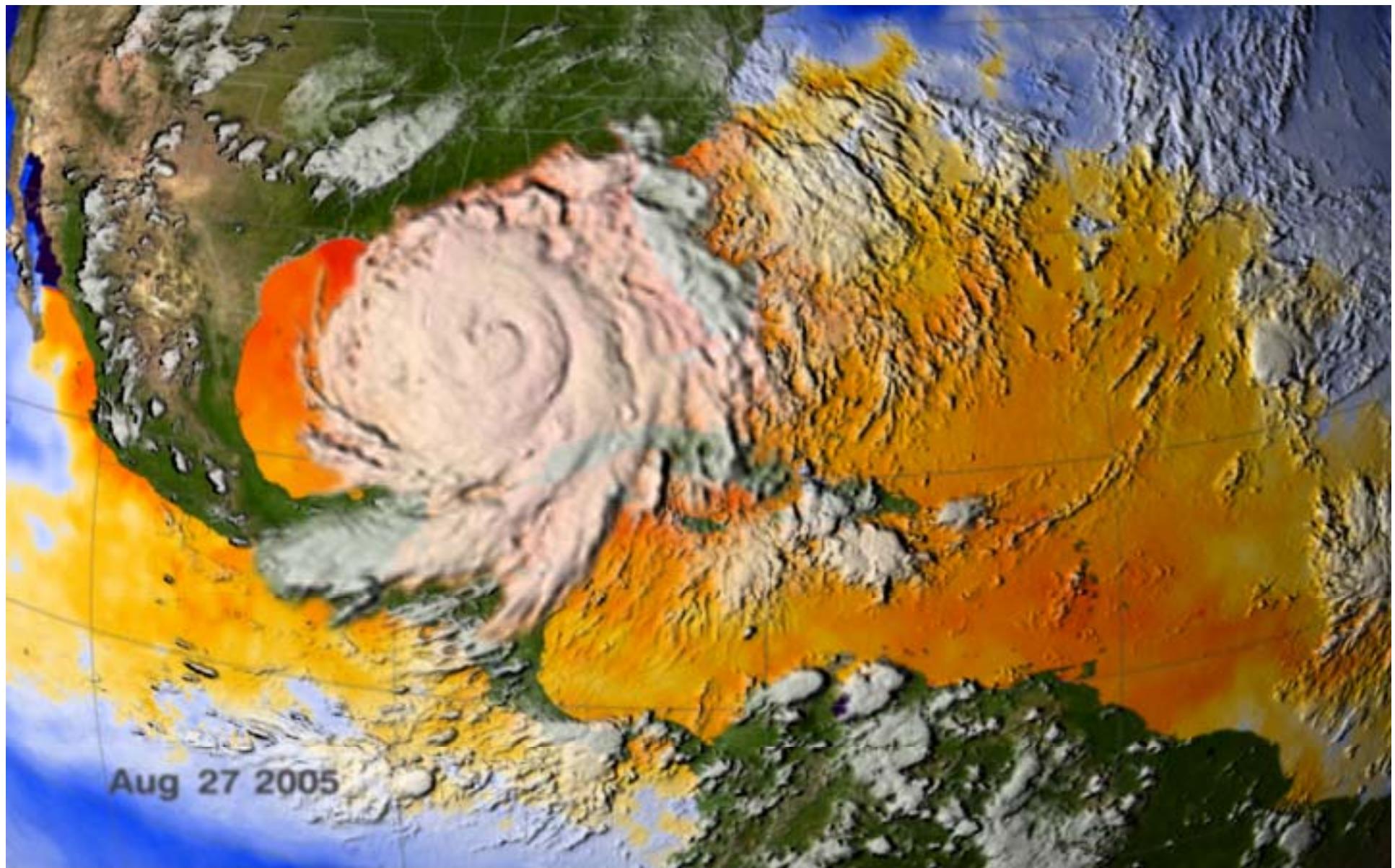


Source: U.S. Bureau of *Census*, U.S. *Administration on Aging*



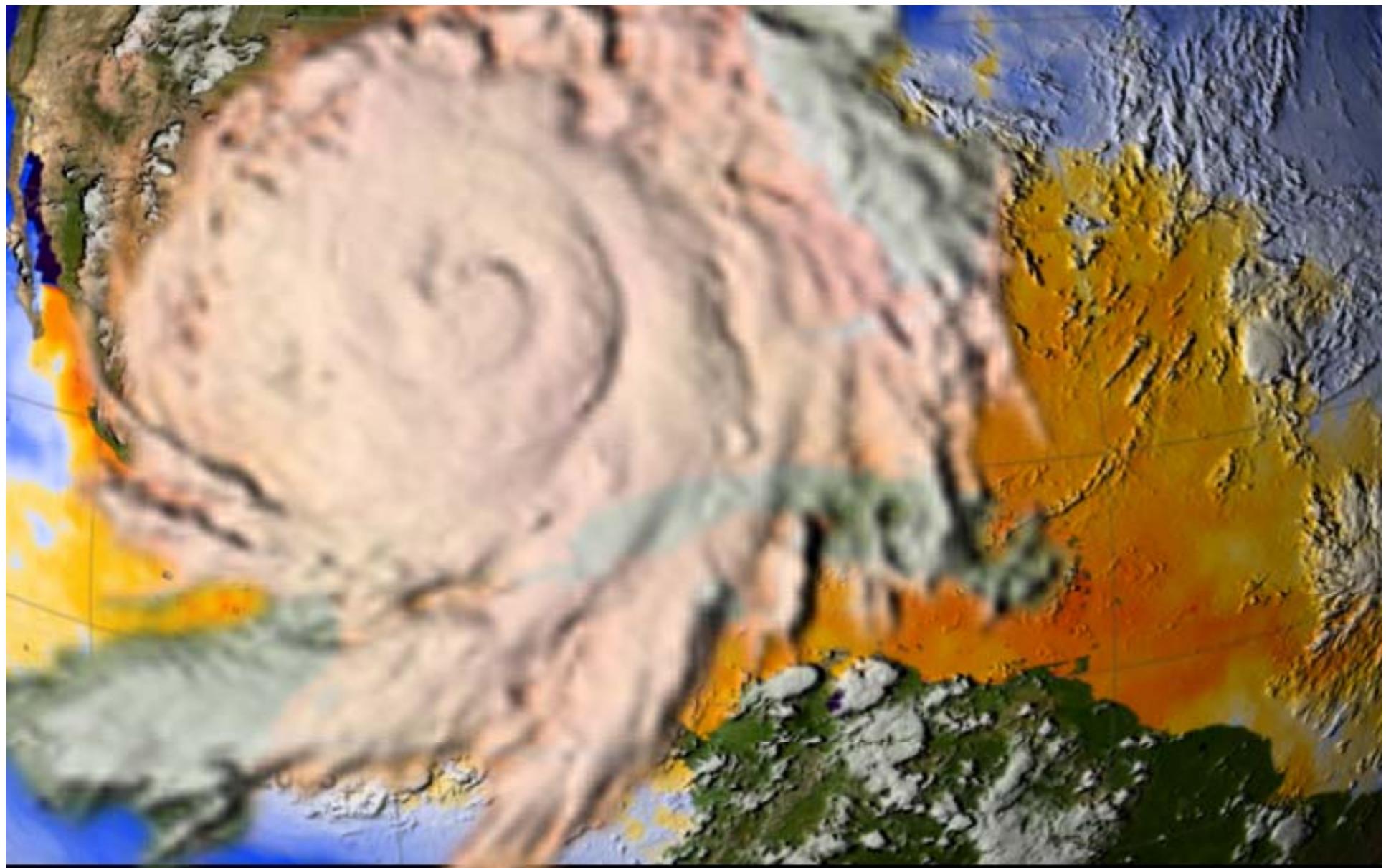
Sea Surface Temperature





Sea Surface Temperature



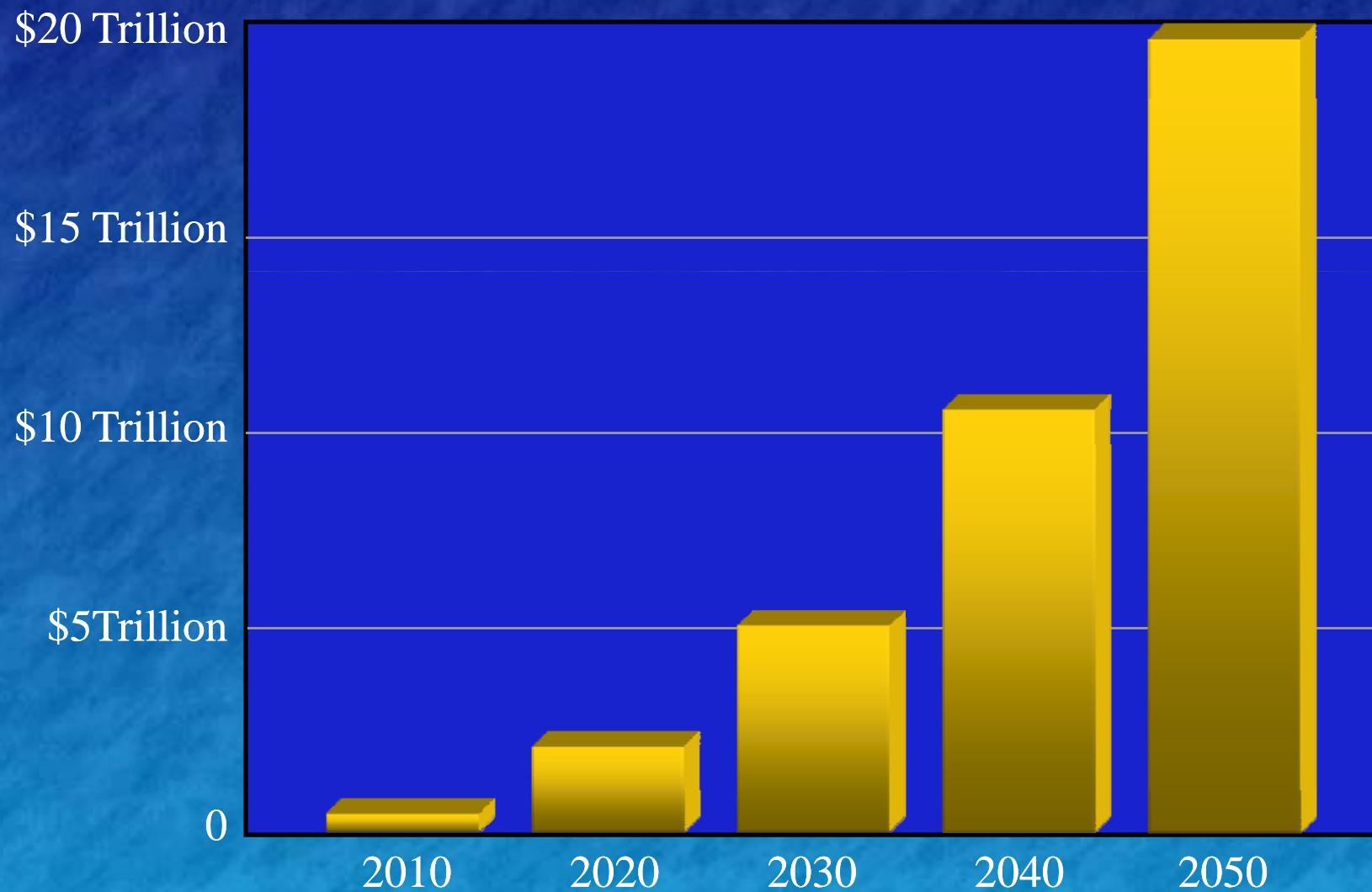


Sea Surface Temperature



-5 0 5 10 15 20 25 30 35  
degrees C

# Cumulative Costs of Alzheimer's 2010 – 2050: **\$20 Trillion!**



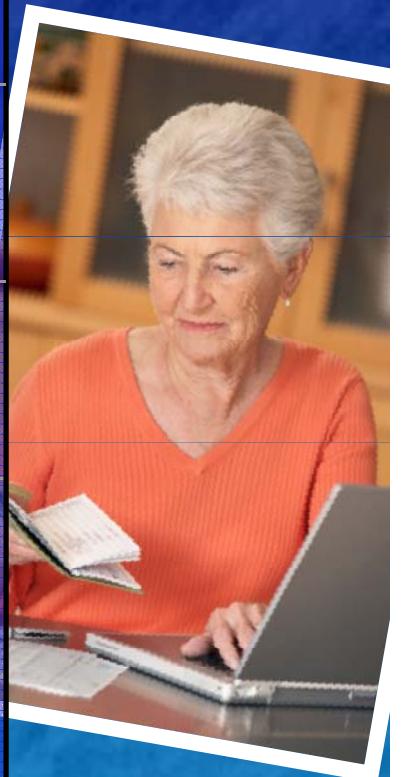
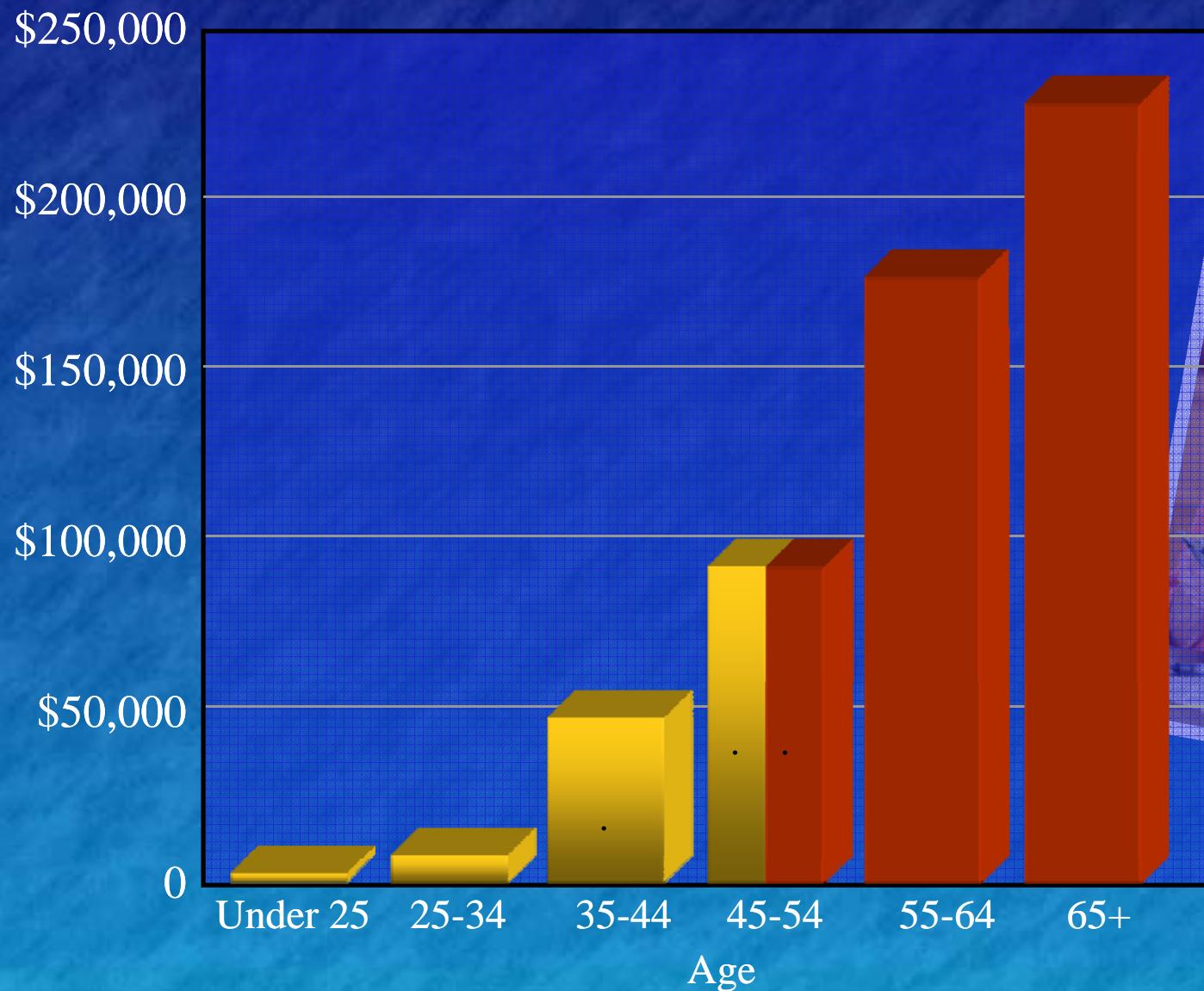
Source: Lewin Trajectory Report, Alzheimer's Association

Alzheimer's Could  
Become the Social and  
Economic Sinkhole  
of the Modern Era

The Marketplace  
Epicenter is Shifting  
From Youth to  
Maturity



# Net Worth



Source: CNNMoney.com, 2009



# The Sustainability of Entitlements Based on Yesterday's Demography?

# Social Security: Then and Now

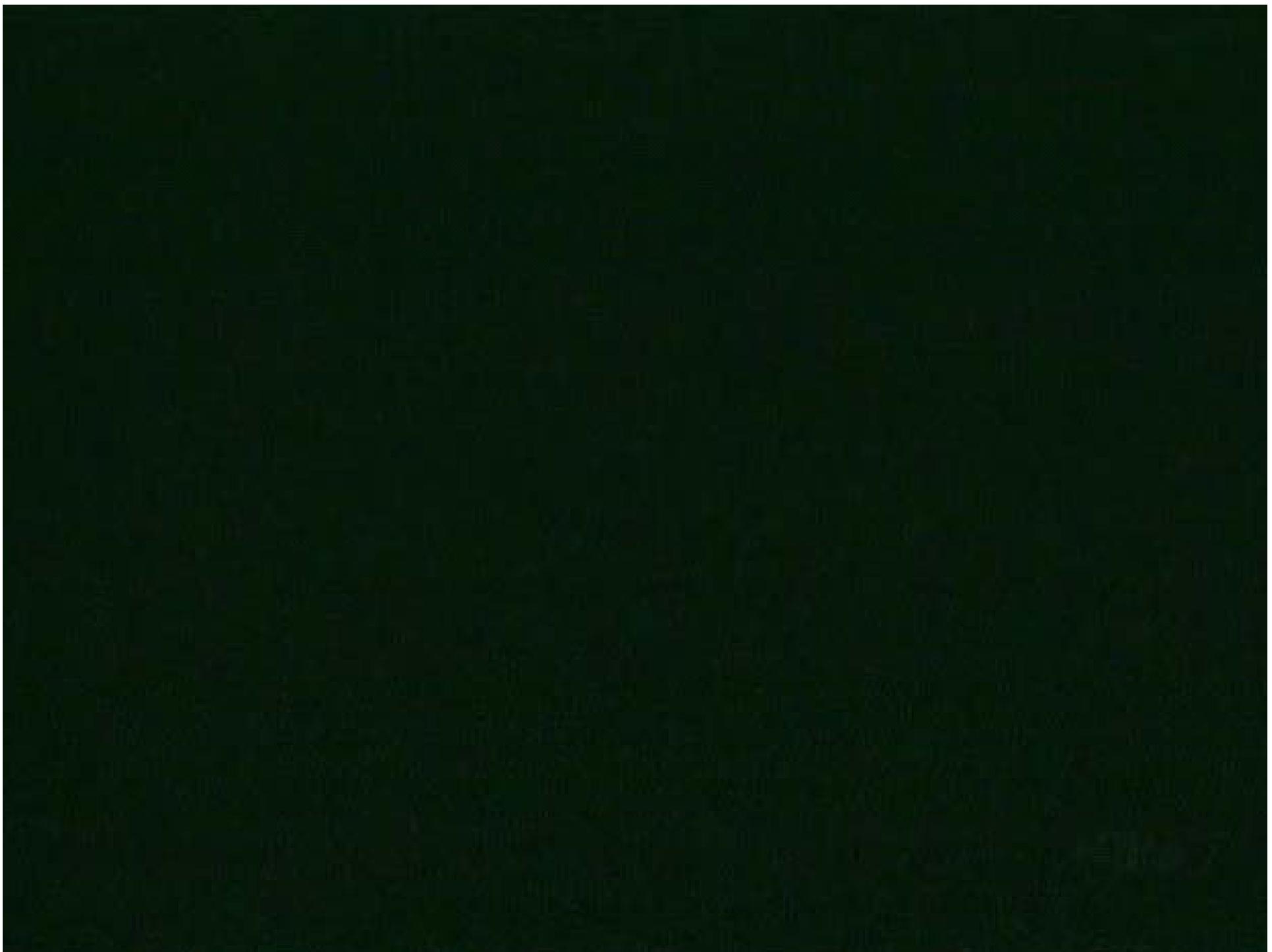
	<b>Then (1940)</b>	<b>Now (2010)</b>
Life expectancy at birth	63.6	78.3
Life expectancy at age 65	12.7	18.7
Average retirement age	70	63
Population age 65+ (million)	9.0	38.6
Ratio: workers to recipients	159 to 1	2.9 to 1
Number of Social Security recipients	222,488	54,031,968
Average annual Social Security payout	\$220	\$12,892
Total Social Security payout (\$million)	\$49	\$696,580
% federal budget for Social Security	0.04%	19%

Source: Centers for Disease Control, Center for Retirement Research at Boston College, US Census, Social Security Administration, Congressional Budget Office, 2010

What Could  
75 Look Like?







# Four Course Corrections

- 1) Re-Set the Markers of Aging
- 2) Promote Lifelong Learning, Productivity and Social Contributions
- 3) Foster Healthy Aging
- 4) Reframe Economic Infrastructure for 21<sup>st</sup> Century Demographics

GOVERNMENT-UNIVERSITY-INDUSTRY RESEARCH ROUNDTABLE

GUIRR

The Age Wave:  
Challenge or Opportunity?

*Ken Dychtwald, Ph.D.  
CEO, Age Wave  
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