

## Maddy Dychtwald Co-Founder, Age Wave

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Maddy Dychtwald is an internationally acclaimed author, speaker, and thought leader on the age wave—and how longevity and the ascent of women are transforming the marketplace, the workplace, and retirement. A successful entrepreneur for more than 30 years, she co-founded Age Wave, the world’s leader in understanding and addressing the far-reaching impacts of our aging population. Since then, Maddy and the Age Wave team have worked with more than half of the Fortune 500 in industries ranging from pharmaceuticals and medical technology to financial services and consumer marketing.

Maddy has led numerous studies on women and money, including the landmark *Women, Money and Power* sponsored by Allianz and, most recently, *Women and Financial Wellness: Beyond the Bottom Line* for Bank of America Merrill Lynch. In addition, she has been deeply involved in more than 25 thought leadership research studies on aging, longevity, retirement, health, family, caregiving, housing and leisure which have cumulatively garnered more than twelve billion media impressions worldwide.

She is the author of three books, *Cycles: How We Will Live, Work, and Buy* (voted Book of the Year by the National Community Colleges Association), *Influence: How Women’s Soaring Economic Power Will Transform Our World for the Better*, and the children’s/young readers’ book *Gideon’s Dream: A Tale of New Beginnings*. Currently, she is writing on a new book that combines her professional and personal interests: *Ageless Aging: 50 Simple Hacks to Reboot Your Life*.

As a member of *The Wall Street Journal’s* Expert Panel on Retirement, Maddy’s posts on leadership, wealth management, and financial planning have topped the most-read lists for their categories in 2017 and 2018. Her insights and research have also been featured in prominent media outlets, including *Bloomberg Businessweek*, *Forbes*, *Newsweek*, *Time*, Fox Business News, CNBC, and NPR.

Having watched both her mother and mother-in-law battle dementia, Maddy is committed to eradicating this horrific disease. She is a co-founder of the non-profit Women Against Alzheimer’s and serves as a board member of the non-profit BrightFocus Foundation, which funds cutting-edge research to cure diseases of the brain and eye. She is also a founding member of the XPRIZE Alzheimer’s Brain Trust, which is working to globally crowdsource innovative solutions to end Alzheimer’s.

Maddy, now an empty nester, has been a working mom throughout her career. She is passionate about her family as well as about longevity as both a demographic phenomenon and a personal journey. She and her husband Ken were recently awarded the prestigious Esalen Prize for their outstanding contributions to advancing the human potential of aging men and women worldwide.

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## Testimonials

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**“Maddy was fantastic. Her personal, interactive, and multi-media presentation style was an excellent role model for all speakers in this edu-tainment age. Her presentation injected new, powerful and provocative marketing paradigms into our business and inspired us greatly in our innovation drive.”**

*Nira Jang, USA Trends, Coca-Cola USA*

**“Maddy was terrific! The material was on target, extremely relevant and timely, and of vital importance to our membership. She took the steps necessary to learn as much as possible about our audience and their needs. That’s the kind of effort that guarantees the unbelievably positive response we received.”**

*Douglas E. Raymond, President & CEO, Retail Advertising & Marketing Association*

**“Maddy captured our attention from the start! Her dynamic, information rich and provocative presentation effectively demonstrated that we are all riding a wave that has the potential to propel organizations and individuals to new, exciting ways of working and living - or swamp us with uncertainty. Maddy’s excellent use of multimedia enabled us to hear and see the implications of this wave in our lives.”**

*Matt Kersey, Ph.D., Director, Product Development and Analytical Sciences, Stiefel, a GlaxoSmithKline company*

**“Maddy gave more than a presentation. She offered an exceptional degree of intellect, passion and knowledge that was both empowering and contagious. Through various channels and methods, including PowerPoint, video clips, statistics, personal stories and genuine conversation, Maddy truly engaged our female leaders. It is clear that Maddy not only understands the political, business and socioeconomic factors that shape the world for women today, but she has a firm grasp of how those trends will evolve and impact our world in the future - and is ahead of the curve in recognizing them.”**

*Joan Walker, Senior Vice President, Corporate Relations, Allstate Insurance Company*

**“Maddy’s presentation was great! The topics resonated with our members and were very timely. The presentation was particularly engaging and the members made them think about things in a different way about themselves and their families.”**

*Karen Downer-Doyle, Vice President, U.S. Trust, Bank of America Private Wealth Management*

**“Maddy was exceptional! She combines research driven data with poignant stories, humor and multi-media that bring the data alive for the audience.”**

*Sioban Lane, Senior Vice President of Marketing & Gaming Operations, North America, Aristocrat Technologies*

**“Your wonderful presentation was timely, informative, entertaining and highly relevant to our audience!”**

*David R. Smith, Co-Founder, Financial Advisor Magazine*

**“Your presentation was perfect! Your stories, insights and data painted a comprehensive picture of women and money in a very compelling way.”**

*Don Blandin, President/CEO, Investor Protection Trust*

**“The presentation before the Mayors’ Conference Thursday evening was simply stunning. It will be a night to be remembered for a long time to come.”**

*Don Blubaugh, Executive Director, Contra Costa Mayors’ Conference*

**“Amazing!!! I wasn’t expecting anything less! Clients loved her presentation!!!”**

*Robin Plywaczewski, Global Head of Women Empowered, Cognizant Technology Solutions*

**“There was so much buzz about your speech — you touched just the right cord. You left the attendees with some provocative things to think about — men and women alike.”**

*Diana Ruddick, Vice President of Communications, MassMutual*

**“Maddy’s presentation was thought-provoking on many levels. Many speakers referred to the information you presented in a very positive way about how we need to think about our customers and products given the powerful change in demographics.”**

*Kate Preston, Executive Vice President, St. Paul Travelers*

**“Maddy Dychtwald did an outstanding presentation. The program was very informative and was delivered in a powerful manner. Her insight and knowledge of the financial services industry provides a perfect ending to motivate the audience in taking advantage of the wonderful market opportunities.”**

*Gordon J. Sprague, Senior Vice President, AIM Distribution*

**“Maddy was very much the keynote we like to work with —one who will learn more about our target audience. Over 90 percent of the audience told us they appreciated her knowledge of the industry in both the US and in Canada. We would recommend her to other organizations who are considering hiring her – she was definitely keynote material.”**

*Jennifer Hughey, Senior Editor, Conferences, Financial Services Group, Rogers Media Inc., Publishing*

**“Maddy nailed it! Maddy tailored her presentation to prioritize our key messaging points She seamlessly combined bold slides, informative graphs, engaging videos and personal stories in a timely, passionate and empowering manner. Our leaders were engaged and enthusiastic; her presentation was the perfect kick-off for our annual meeting.”**

*Cary Maslow, Vice President of Operations, Vi*

## Presentation Topics

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*(All presentations can be customized to your specific audience or industry.)*

### **The New Purpose of Maturity: Redefining Work, Retirement, Family, Health, Leisure, Housing, Giving, Money, and Success**

Tens of millions of Boomers are entering their retirement years just as Americans are living longer than ever before. As a result, the timing, power, and purpose of maturity are being dramatically re-imagined. Learn how the exciting spectrum of new lifestyle choices across adulthood will affect every area of our lives.

This impactful new presentation unveils Age Wave’s highly acclaimed research and explores a wide range of potentially game-changing questions for business leaders across every industry:

- How will the distribution of learning, work, and leisure be transformed by our longer lifespans?
- How is retirement being re-defined and re-imagined?
- What are the changing roles within families?
- Will encore careers and giving back become the norm?
- How can health be optimized, and will it be affordable?
- What changes are needed to make our homes and communities “aging friendly”?
- What are the ideal roles for 21st century “modern elders”?
- What is the new measure of success?

### **How the Age Wave Will Transform the Marketplace, the Workplace and Our Lives**

Increasing longevity, declining fertility, and aging Baby Boomers are triggering an enormous age wave, radically shifting our population’s age distribution. This unprecedented demographic transformation is creating tremendous change and opportunities in the marketplace, the workplace and our lives alongside equally pressing social, political, and financial challenges.

This illuminating and entertaining presentation draws on decades of proprietary Age Wave research and insights to offer a sweeping analysis of the revolutionary changes we can expect to see in the coming years. Maddy will explore some of the most urgent questions facing businesses, governments, families and individuals today, including:

- How is the emerging longevity revolution altering today’s demographic landscape?
- How old will old be in the years ahead?
- How will people use their newfound “longevity bonus”?
- Will a cyclic lifeplan replace the traditional linear model?
- How will aging Baby Boomers change the paradigms of health, work, leisure, and caregiving?
- How is retirement being reinvented?
- What new social and political challenges are being created by this age wave?

## **Ageless Aging: How Longevity will Transform Health, Wellness, and Aging Itself**

Rising longevity, global population aging and the massive Baby Boomer generation facing their later years head-on are combining to radically alter both the demographic landscape and every dimension of health, wellness and aging as we know it.

Drawing on insights from decades of Age Wave research, this presentation brings together cutting-edge data with powerful storytelling to reveal a glimpse into the near-future of health, wellness and longevity. Some of the questions that will be answered include:

- How long might we live?
- How old is old?
- Will our later years be a time of health and vitality or illness and disability?
- What will be the purpose of our “longevity bonus” years?
- Will super-longevity be purchasable on the open or black market?
- How can we match our healthspan to our lifespan?
- Will advances in healthcare be available for all or only the rich?
- Who will live longest and what does that mean for our society?
- What actionable steps can we each take to create ageless aging?

## **Women & Financial Wellness: Beyond the Bottom Line**

The growing financial, social and geopolitical power of women may be the most important demographic trend impacting financial services today. New generations of empowered women—bolstered by education, unprecedented levels of workforce participation, and escalating income and wealth—are assuming increasingly influential roles in their own and their family’s financial management. The financial services industry, historically catering primarily to men, must find ways to win the hearts, minds and purses of this growing client base.

Drawing on insights from decades of Age Wave research, including the highly acclaimed nationwide 2018 study on *Women & Financial Wellness* and her landmark book, *Influence: How Women’s Soaring Economic Power Will Change Our World for the Better*, Maddy combines data and powerful storytelling to answer such questions as:

- How will greater longevity catalyze women to plan more effectively for their longer lives?
- How do new family interdependencies and caregiving impact women and their approach to money?
- How can women make up for the \$1,000,000 lifetime “wealth gap?”
- What role do men play in this new financial equation?
- What are the 5 things women are looking for from their financial professional (female or male)?
- What action steps can financial service professionals take to effectively meet the needs of women and their families?

## **The New 50+ Woman: A Force to Be Reckoned With**

Drawing on both decades of cutting-edge Age Wave research, including the highly acclaimed new study which she led entitled *Women and Financial Wellness: Beyond the Bottom Line*, and insights from her landmark book, *Influence: How Women's Soaring Economic Power Will Change Our World for the Better*, Maddy explains why 50+ women are becoming the most powerful and influential segment of the consumer marketplace.

From her vantage point as a successful entrepreneur, author, researcher, *Wall Street Journal* blogger, wife and mother--and a 50+ woman herself--this new presentation combines deeply researched, data-driven insights with inspirational storytelling. Illuminating this demographic group's core attitudes, motivations, and behavioral patterns, Maddy offers the keys to unlocking its consumer potential. She will answer such questions as:

- What is the financial and consumer power and passion of this market?
- What is their approach to money: spending, gifting, saving, investing?
- What emotions and concerns drive their purchasing decisions?
- Which ageist messaging turns them off and why?
- Is technology and social media a barrier or a benefit?
- How do today's different generations of women influence each other?
- What role do men play in this equation?
- What are the 5 action steps needed to capture this market segment?

## **Re-visioning Retirement: New Timing, New Purpose, New Planning, New Funding**

The convergence of rising longevity, today's uncertain economy, and widespread insufficient savings has reset the retirement clock. Highly acclaimed Age Wave research reveals that the new retirement could be a good thing—for individuals, the consumer marketplace, and financial-planning professionals.

This presentation explores the most important questions in retirement planning today, illustrates groundbreaking research, and reveals how to safeguard a successful retirement while avoiding the “wildcards” that threaten to shatter dreams.

- Why financial peace of mind has become far more important than wealth
- The “family bank” phenomenon and how it could jeopardize retirement
- How women's rising financial power is transforming the field of retirement planning
- How a new model of work can add fulfillment, stimulation, and financial security
- How the demands of eldercare, sibling care, grandparenthood, singlehood, and “reirement” will impact retirement planning