Dan Veto
Senior Advisor

For over 25 years, Dan Veto's pioneering research and consulting have influenced leading organizations across diverse industries, as well as countless retirement professionals and their clients. His work illuminates the exciting promise and critical new financial and lifestyle responsibilities associated with longevity and the new retirement.

Over the past decade, Dan has been instrumental in developing and implementing Age Wave's innovative, research-based professional and consumer learning programs. He specializes in educating financial advisors, clients, and other constituent groups on the unique priorities, needs, and challenges of longevity.

Dan is a highly sought-after keynote speaker on the changing nature of life after 50, particularly regarding the boomer generation's unprecedented relationship to retirement. His dynamic presentation style consistently receives high praise, and his unparalleled insight into the real-life challenges and triumphs of aging and retirement is frequently featured in the media, including the *New York Times*, *BusinessWeek*, *SmartMoney*, and *Financial Planning Magazine*.

Prior to joining Age Wave, Dan served on the board of directors and was Chief Marketing Officer and Senior Vice President of Strategic Planning at Bankers Life, a firm focused on meeting the financial-security needs of retirees. He began his career at McKinsey & Company, a leading management consulting firm, where he advised financial services and health care clients in the United States, Mexico, and throughout Europe.

Dan earned a BS in Electrical Engineering from the University of Illinois, and an MBA from INSEAD, the international business school in Fontainebleau, France. He also earned a joint Gerontology certificate from the American Society on Aging and the University of Southern California's Leonard Davis School of Gerontology. He resides in the San Francisco Bay Area with his wife and two daughters.

Testimonials

"Dan is a consummate professional. His presentation at our recent national roadshow was thought-provoking and inspirational, and his delivery was simply outstanding. He gave retirement insights tailored to our audience of Australian financial advisers and the feedback we received was phenomenal and the best we've received to date. Thank you and we look forward to working with you again."
Barry Bohler, Head of Marketing, Investment Platforms & Corporate Super Marketing, MLC (National Australia Bank Group)

"His message had clarity, fascinating information and charm. He got the highest marks from a group known for its critical discernment. An excellent and memorable presenter. We can't wait to have him back."
Robert N. Butler, M.D., President and CEO, International Longevity Center

"His retirement market expertise extends well beyond just knowing 'the numbers.' He provided details on how to emotionally connect with the hearts and minds of this rapidly growing segment."
Susan Morisato, Board Chair, LIMRA International, Chief Operations Officer, Senior and Retiree Services, Ovations, UnitedHealth Group

"Many people commented on what a great presenter you were. We especially enjoyed your video clips and felt the humor you used throughout the presentation was wonderful. This definitely surpassed our expectations. I especially appreciate the fact that you got a sense of who we are, who our clients are, and what we were really trying to accomplish and folded that nicely into your presentation."
Deb Wetherby, CEO, Wetherby Asset Management

"Dan's presentation was very relevant, comprehensive, and of great value to the audience. He connected with participants, and his delivery was terrific. Dan was the highest rated speaker we had ever had."
Darwin M. Bayston, CFA, President and CEO, Life Insurance Settlement Association

"Riveting! Dan Veto uses a clear grasp of the macro changes underway within the institution of retirement and combines it with his hands-on financial services experience to deliver a highly relevant, compelling message. He is a must-hear!"
Michael Kostoff, Executive Director, Corporate Executive Board

“Dan Veto’s presentation on retirement was both thought-provoking and motivational. He used his financial services background to really make his points come alive for our audience of several hundred banking relationship managers. His presentation has helped me build important momentum and enthusiasm for our retirement initiatives.”
Geoff Brooks, Senior Vice President, Retirement Services, HSBC Bank

“Dan Veto’s engaging presentation is a ‘must see’ for any company looking to capitalize on the retirement market.”
Farrell Dolan, Executive Vice President, Retirement Services, Fidelity Investments

“Dan Veto’s presentation on the ‘new retirement’ really stretched our thinking about the implications for our business.”
Richard Levine, Vice President, Active Trader Marketing, Charles Schwab

“Dan Veto’s presentation on the course corrections needed for a century of successful aging was both intriguing and inspiring. We particularly appreciate the fact that Dan took the time to learn more about the philanthropic vision of the Foundation and incorporated our goals beautifully into his keynote speech. Highly recommended.”
Mike Carpenter, Executive Director, Plough Foundation

“Dan did a fantastic job presenting to the CEO Council. He won over this very discerning group right away! We are looking forward to Dan returning!!”
Rick J. Gallegos, Chairman, CEO Council of Tampa Bay

“Dan Veto’s keynote on the dynamic forces that impact healthcare decision making among aging population segments was highly engaging, informative and spot-on for our audience of hearing care professionals. Not surprising, he received excellent reviews from attendees.”
Eric Timm, Vice President, National Sales, Phonak, LLC

“Dan’s keynote was an overwhelming success. He has an engaging presentation style that combines cutting-edge research, poignant insights, and entertaining video clips to inspire and motivate advisors to think differently about their client’s retirement.”
Bryan Hodgens, SVP, Retirement Partners/Investor Focused Solutions/National Sales & Consulting, LPL Financial

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Presentation Topics

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

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. This demographic tsunami has the potential to create tremendous marketplace and work/talent opportunities—and equally pressing social and financial challenges.

This informative and entertaining presentation will explore: How will people use their newfound longevity? How will a cyclic lifeplan replace the traditional linear model? How will aging boomers change established paradigms of work, leisure, learning, and retirement? What's the most effective way to market and sell to "middlescent" boomers? And why is managing a four-generation workforce the new diversity mandate?

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. Yet highly acclaimed Age Wave research reveals that the new retirement could be a good thing—for individuals, the consumer marketplace, and financial-planning professionals.

Why has financial peace of mind become far more important than wealth? How will women's rising financial power transform the field of retirement planning? How will the demands of eldercare, sibling care, grandparenthood, singlehood, and "rehirement" impact retirement planning? This presentation will explore these questions and reveal how to safeguard a successful retirement while avoiding the five retirement "wildcards" that threaten to shatter dreams.

Optimizing Generational Diversity: Four Cohorts Rethink Work, Money, Family, Retirement, and Success

For the first time in history, four generations of active adults are simultaneously participating in the workforce and marketplace. Each generation has its own lifestyle values, attitudes about work and money, means of connecting and communicating, role models, and marketplace preferences.

This high-impact presentation will examine the key social forces that have shaped each generation and produced their distinct, core lifetime characteristics. Proven generation-specific strategies for attracting and retaining valuable talent will be revealed, based on their specific career hopes, responses to styles of management, motivation drivers, and measures of success.

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