Maddy Dychtwald
Co-Founder & Senior Vice President

Maddy Dychtwald is an internationally recognized author, entrepreneur, business advisor, and thought leader on the age wave—and how longevity and the ascent of women are transforming the marketplace, the workplace, the retirement scape, and how we do business. Since co-founding Age Wave more than 30 years ago, Maddy and her team have worked with more than half of the Fortune 500 in industries ranging from pharmaceuticals and medical technology to financial services and marketing.

Maddy has led numerous studies on the subject of women and money, including “Women and Financial Wellness: Beyond the Bottom Line” for Bank of America Merrill Lynch, “The Allianz Women, Money, and Power Study,” and “A New Era of Women and Financial Planning” for LPL. In addition, she has been deeply involved in research on a variety of aspects of longevity, retirement, and the age wave.

Maddy is a member of the Wall Street Journal’s Expert Panel on Retirement in which she had the top wealth-management expert post for 2017 based on reader traffic. She is the author of three books, Influence: How Women’s Soaring Economic Power Will Transform Our World for the Better; Cycles: How We Will Live, Work, and Buy, and Gideon’s Dream: A Tale of New Beginnings. She is also regularly featured in prominent national media, including Bloomberg Businessweek, Forbes, Newsweek, Time, U.S. News & World Report, Fox Business News, CNBC, and NPR.

She is one of the founders of the nonprofit Women Against Alzheimer’s and serves as a board member of the BrightFocus Foundation, a non-profit that funds research to eradicate diseases of the brain and eye. She is also a founding member of the XPRIZE Alzheimer’s Braintrust gearing up to globally crowdsource innovative solutions to end Alzheimer’s disease.

Maddy is passionate not just about longevity as a demographic phenomenon, but also about living a long life with good health, vitality, financial wellness, and purpose. She is personally focused on fitness, eating well, meditation, and traveling the world with her family.
Testimonials

“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 and 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
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?

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.

Women & Financial Wellness: Beyond the Bottom Line
The rising financial power of women may be the most important demographic trend of the coming years. A critical mass of women—bolstered by education, unprecedented levels of workforce participation, and escalating income and wealth—are assuming increasingly influential roles in their family’s financial management. The financial services industry must find ways to win the hearts and minds of this powerful client base.

Drawing on insights from decades of Age Wave research, including a national 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’s multi-media presentation answers questions such as: How will greater longevity catalyze women to plan more effectively for their longer lives? How do new family interdependencies impact women and their approach to money? What are the core values/characteristics defining women investors? How can financial service professionals most effectively communicate with and meet the needs of women?
The Longevity Revolution: The Future of Health and Health Care
Whether we live our increasingly longer lives with vitality and purpose or with sickness and suffering will greatly depend on our ability to reshape the skills, services, and incentives of our current health care system.

This presentation provides a visionary glimpse into the future, outlining the critical course corrections required to support healthy aging and productive longevity. Topics covered include: preventing, delaying, and eliminating horrific diseases of aging (such as Alzheimer’s) with scientific breakthroughs, training health care professionals to become “aging-ready,” making disease prevention a national priority, shifting from hospitals and nursing facilities to home-based care with new technologies and emerging community services, and establishing a humane approach to end-of-life care.

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.