

Maddy Dychtwald

Award-Winning Author & Co-Founder, Age Wave



Recently recognized by *Forbes* as one of the top fifty female futurists globally, Maddy Dychtwald has been deeply involved in exploring all aspects of the age wave and how it's transforming the marketplace, the workplace, our world, and our lives for more than 30 years. Along the way, she has become an internationally acclaimed author, public speaker, *Wall Street Journal* blogger, and thought leader on longevity, aging, the new retirement, and the ascent of women.

A successful entrepreneur, Maddy co-founded Age Wave, the world's leader in understanding and addressing the far-reaching impacts of our aging population. The Age Wave team has worked with more than half of the Fortune 500 in industries ranging from healthcare and medical technology to financial services and consumer marketing.

With women at the forefront of the longevity revolution, Maddy has dug deep into their specific longevity-related wants, needs, and challenges. She has led numerous acclaimed 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 involved in more than 25 thought leadership research studies worldwide on aging, longevity, retirement, health, family, caregiving, housing, and leisure, which have cumulatively garnered more than twelve billion media impressions. Together with the Age Wave team, she is currently co-directing and will serve as the national co-spokesperson for an in-depth investigation on *The Four Pillars of Living Well in Retirement* sponsored by Edward Jones.

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 a new book that combines her professional and personal passions: *Ageless Aging*.

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.

A working mom for much of her adult life, Maddy is now an empty nester. 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.

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 Dychtwald was a big hit with our clients. She provided many thought-provoking and interesting examples of enriching our “retirement” years. She really knows her subject and her passion shows through.”

John Merrill, President, Tanglewood Total Wealth Management

“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

“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 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

“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

“Maddy Dychtwald delivers powerful insights into the very influential and lucrative women’s 50+ market, an often overlooked and misunderstood demographic in the minds of brands and advertisers. She helps business leaders understand the enormous opportunities available from this financially powerful group of three generations of women. Maddy customizes her keynote to ensure it is most relevant to your audience.”

Stephanie Fischer, President and CEO, Global Retail Marketing Association

“Maddy Dychtwald challenged us to think differently about the growing demographic of 50+ women and the opportunities that abound with this group. The Alliance of CEOs brings together CEOs who lead companies in virtually every industry to generate fresh ideas and perspectives and Maddy helped us do just that!”

Paul Witkay, Founder & CEO, Alliance of Chief Executives

Presentation Topics

How the Age Wave is Transforming the Marketplace, the Workplace, and Our Lives

It's no secret that increasing longevity, declining fertility, and aging Baby Boomers are triggering an enormous age wave. But what is the effect? This unprecedented age wave has the potential to create tremendous marketplace and work/talent opportunities—and brings with it critical social and financial challenges.

In this entertaining and highly informative presentation, Maddy Dychtwald, award-winning author and co-founder of Age Wave, uncovers key insights from Age Wave's research to describe the most pressing social, financial, and marketplace challenges created by the age wave, opportunities we can expect to see in the coming years, and what we can do *now* to prepare.

Key topics include:

- The total disruption of aging as we know it
- Productive and creative ways people are using their newfound longevity
- How aging Boomers are transforming established paradigms of work and retirement
- How leisure, learning, and discovering purpose are becoming more relevant for older adults and how that will hugely impact business
- How the cyclic life plan creates new opportunities for reinvention for individuals and the businesses that serve them
- The 3 most effective ways to meet the new diversity mandate: managing a four-generation workforce
- The 3 core principles to guide every strategy for marketing and selling to older adults

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy's illuminating approach to these urgent issues brings new focus to the topic that is increasingly on everyone's mind, from business leaders and policymakers to individuals planning for their own future. Audiences leave with a new perspective on the age wave, what it means for them personally and professionally, and concrete ideas for implementing and adapting to change.

Ageless Aging: How Longevity is Transforming Health, Wellness, and Aging Itself

The question of how to live longer has fascinated us since the beginning of time. In the past century, we've seen skyrocketing life expectancy that has turned long life into a reality—radically transforming the demographic landscape and altering our concepts of aging and longevity as well as health and lifelong wellness.

The converging forces of lengthening lifespans, global population aging, and the massive Baby Boomer generation facing their later years head-on are reshaping our world and creating a more ageless aging. It's time to better understand what this is: both the opportunities *and* challenges that longevity can and will bring. It's also time to figure out how to maximize our own “longevity bonus” years and prepare for the large-scale business, social, and lifestyle implications of this unprecedented longevity revolution.

Drawing on insights from decades of Age Wave research, this dynamic presentation—delivered by Maddy Dychtwald, award-winning author and co-founder of Age Wave—unites data with powerful storytelling to explore the near-future of longevity, health, and wellness.

Key questions to be answered include:

- What is a “longevity bonus” and how does it impact our lives?
- How long will we/can we live?
- How old is *old*?
- How will longevity impact our work/retirement equation?
- How will family and caregiving be impacted by longer lives with many generations alive at once?
- What are the biggest fears of living a long life?
- How do we match our healthspan to our lifespan?
- What are the financial implications of our longevity?
- What are the 5 steps to unlocking ageless aging?

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy's illuminating approach to these urgent issues brings new focus to the topic that's increasingly on everyone's mind, from business leaders and policymakers to individuals planning for their own future. Audiences leave with a new perspective on longevity, what it means for them personally and professionally, and concrete ideas for implementing and adapting to change.

Re-Inventing Retirement: New Timing, New Purpose, New Planning, New Funding

Retirement is high on the list of topics that cause both anxiety and anticipation. With rising longevity, economic uncertainty, and widespread insufficient savings, the old model of retirement is clearly outdated, ineffective, and in need of reinvention. Many Americans no longer know what they can or should expect for themselves or their loved ones in the so-called retirement years. The retirement clock is being reset, leaving more of us more unsure than ever about the future.

Maddy Dychtwald, award-winning author and co-founder of Age Wave, breaks down this pivotal topic and tells us why the new retirement could actually be a great thing—for individuals, the consumer marketplace, the workplace, and the financial services industry.

Her engaging and informative presentation draws on years of in-depth, highly acclaimed Age Wave research to explore the most important issues in retirement planning today that go far beyond just “the money.” She will outline a plan of action to ensure a secure and successful retirement and avoid the “wild cards” that threaten to shatter our retirement dreams.

Key topics include:

- How longevity is changing retirement as we know it
- Why financial peace of mind has become far more important than wealth
- The “family bank” phenomenon and how it can jeopardize retirement
- How the challenges of caregiving can impact retirement planning
- How women’s rising financial power is transforming the field of retirement planning
- How a new model of work, leisure, and lifelong learning can add fulfillment, stimulation, and even financial security
- How success in retirement is being redefined

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy’s illuminating approach to these urgent issues brings new focus to the topic that’s on everyone’s mind, from business leaders and policymakers to individuals planning for their own future. Audiences leave with provocative food for thought as well as concrete ideas for implementing and adapting to change.

Women & Financial Wellness: Beyond the Bottom Line

The growing financial power of women may be the most important demographic trend impacting financial services today. New generations of empowered women—bolstered by unprecedented levels of education, workforce participation, rising geopolitical power, 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 new ways to win the hearts, minds, and wallets of this critical and growing client base.

Drawing on insights from decades of Age Wave research, including the highly acclaimed nationwide study *Women & Financial Wellness* and her landmark book, *Influence: How Women’s Soaring Economic Power Will Change Our World for the Better*, Age Wave co-founder Maddy Dychtwald combines data and powerful storytelling to address these topics:

- How greater longevity can catalyze women of all ages to plan for their longer lives
- How a woman’s life journey is still fundamentally different than a man’s with vast financial implications
- How family interdependencies impact women and their approach to money
- Unpacking the gender retirement gap
- Defining the lifetime pay gap and wealth gap: what they are, how they’re different, and the steps women can take right now to make up for them
- The important role men can play in this new financial equation
- The 5 critical characteristics women look for in their financial professional and the 5 steps financial professionals can take to more effectively meet women’s wants, needs, and goals

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy’s illuminating approach to these urgent issues brings new focus to a topic that grows more relevant each day, leaving audiences—whether they be women wanting to take charge of their own financial security or the financial professionals who want to better serve them—with food for thought and concrete ideas for implementing and adapting to change.

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

50+ women as a consumer force have been hiding in plain sight, but that is about to change. Bolstered by unprecedented levels of education and workforce participation, escalating income and wealth, and rising longevity and vitality, they are fast becoming the most powerful and influential segment of the consumer marketplace. Yet they often feel ignored or misunderstood by brands and marketers and don't want to be defined through a youth-focused gender lens or by their age alone.

Drawing on decades of proprietary Age Wave research, including the highly acclaimed study led by Age Wave co-founder Maddy Dychtwald, *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 a consumer force to be reckoned with for businesses of all kinds from financial services and healthcare to fashion and home furnishings.

From her vantage point as a successful entrepreneur, author, researcher, *Wall Street Journal* blogger, wife and mother—and a 50+ woman herself—Maddy combines data-driven insights with inspirational storytelling, illuminating this market segment's core attitudes, motivations, and behavioral patterns, and offering the keys to unlocking its consumer potential.

Topics explored in this new presentation include:

- The size and financial clout of this growing market segment
- The consumer purchasing power and passions of this market, including their approach to spending, gifting, saving, and investing
- How 50+ women are disrupting aging, leading the longevity revolution
- The emotions, desires, and concerns that motivate their purchasing decisions
- The ageist messaging that turns them off—and how to avoid these communications pitfalls
- How technology and social media can be both a barrier and a benefit
- How today's different generations of women influence each other and their purchasing decisions
- The five-step action plan you need to capture this powerful market segment

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy's illuminating approach brings new focus to this emerging market segment and leaves audiences with food for thought and concrete ideas for implementing and adapting to change.