
About Maddy Dychtwald

Co-Founder of Age Wave and Award-Winning Author



Recognized by *Forbes* as one of the Top 50 female futurists globally, Maddy Dychtwald has been deeply involved for nearly 40 years in exploring all aspects of the age wave and how it's transforming the marketplace, the workplace, our world, and our lives. She is 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, in 1986 Maddy co-founded Age Wave, the world's leading think tank and corporate adviser on the far-reaching and profound impacts of our global 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 products.

With women at the forefront of the longevity revolution, Maddy has deeply explored 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 *Women and Financial Wellness: Beyond the Bottom Line* for Bank of America Merrill Lynch. Maddy also served as the national co-spokesperson for an in-depth investigation titled *The Four Pillars of the New Retirement: What a Difference a Year Makes*, sponsored by Edward Jones. 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 been featured in prominent media outlets, including *Bloomberg Businessweek*, *Forbes*, *Newsweek*, *Time*, CNBC, and NPR—cumulatively garnering more than 12 billion media impressions.

As a member of *The Wall Street Journal's* Expert Panel on Retirement, Maddy's posts on leadership, wealth management, and financial planning topped the most-read lists for their categories in 2017 and 2018.

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 working on a new book, *Ageless Aging: Women's Longevity Bonus and the Art and Science of Living Longer, Better*, to be published with Mayo Clinic Press which merges her professional and personal passions.

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 and about longevity as both a demographic phenomenon and a personal journey. Maddy and her husband Ken were awarded the prestigious Esalen Prize for their outstanding contributions to advancing the human potential of aging men and women worldwide.



Maddy Dychtwald Testimonials

"Maddy was fantastic. Her personal, interactive, and multimedia 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 is a passionate, knowledgeable, and eloquent speaker. She has the unique ability to educate, inform and inspire people about the things that are on everyone's mind...retirement with an eye towards the issues that are of the highest importance: purpose, health, family, finances and 'Peace of Mind'."

J. Christopher Noonan, Senior Executive Vice President, Equitable

"Amazing!!! Our clients loved her presentation!!!"

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

"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 from three generations of women."

Stephanie Fischer, President and CEO, Global Retail Marketing Association

"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 was exceptional! She combines research driven data with poignant stories, humor, and multimedia that bring the data alive for the audience."

Siobhan Lane, Senior Vice President of Marketing & Gaming Operations, N.A., Aristocrat Technologies

"Your wonderful presentation was timely, informative, entertaining, and highly relevant to our audience!"

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

"We love Maddy at *InvestmentNews*! She cleverly set the stage at our Woman Adviser Summit through great storytelling and illustrative examples supported by data. She took our advisers on a journey of how women are becoming more important financial decision makers with tips and suggestions."

Letitia Bow, Content Producer, InvestmentNews

"Maddy was terrific! The material was extremely relevant, timely, and of vital importance to our membership. She took steps necessary to learn about our audience and their needs. That effort 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."

Matt Kersey, PhD, Director, Product Development & Analytical Sciences, Stiefel, a GlaxoSmithKline company

The Future The Future of Retirement: New Timing, New Purpose, New Funding – and New Planning Help Needed

A Presentation By Maddy Dychtwald

With the convergence of rising longevity, the aging of the massive Boomer generation, and widespread financial insecurity stemming from the COVID pandemic, there is a greater need than ever for trusted, holistic financial guidance. Americans want financial professionals who seek to understand what matters most to them and their families and can help them achieve their goals.

This new presentation draws on cutting-edge new research that spans five generations. Maddy will outline the most important questions in retirement planning today and explain how financial professionals can demonstrate greater empathy to safeguard a well-lived retirement by providing targeted solutions for these uncertain times.

Topics to be covered include:

- Why has financial peace of mind become far more important than wealth?
- What are the greatest worries in achieving a financially secure retirement?
- How could “generational generosity” jeopardize retirement?
- In what ways is women’s rising financial power transforming the field of retirement planning?
- How will the demands of eldercare, sibling care, grandparenthood, singlehood, and “reirement” impact retirement planning?
- Leaving a legacy: managing the greatest generational hand-off in history

Ageless Aging: The Art and Science of Living Longer, Better

A Presentation By Maddy Dychtwald

The quest for long life has fascinated humans since the beginning of time. In the 21st century, it has become both a pressing social issue and big business. Over the last 100 years, life expectancy has skyrocketed from age 47 to nearly 77. While this 30-year “longevity bonus” offers many wonderful opportunities, it also creates an enormous challenge: how do we increase our healthspans to better match our longer lifespans so we can enjoy the many upsides of long life?

It’s time to better understand how to maximize our “longevity bonus” and successfully prepare for our long-lived futures.

Drawing on insights from decades of Age Wave research, top futurist Maddy Dychtwald, co-founder of Age Wave, award-winning author, and widely-read Wall Street Journal blogger, takes on the topic of longevity and ageless aging. Her most recent findings and expert advice will be featured in her upcoming book, *Ageless Aging: Women’s Longevity Bonus and the Art and Science of Living Longer, Better* to be published by Mayo Clinic Press. This dynamic presentation combines cutting-edge science with powerful examples designed to empower individuals to take a more informed and active role in their health and well-being. Deeply researched and packed with actionable takeaways, Maddy offers a holistic recipe for what you can do now to prepare for your longer life.

Topics to be covered include:

- What is your “longevity bonus” and how does it impact your life?
- How long will you live and how old will “old” be in the years ahead?
- How do we better match our healthspans to our lifespans?
- 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?
- What are the financial implications of our longevity bonus?
- What is the holistic recipe to unlock ageless aging?

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. The audience will leave with a clearer understanding of what a longevity bonus means for them personally and what steps they can take right now to live longer, better.

Women & Money: Funding Our Longer Lives

A Presentation By Maddy Dychtwald

The growing financial power of women may be the most important demographic trend impacting financial services today. Women live longer than men, with a greater need for long-term financial fortitude. We're also seeing new generations of women—bolstered by unprecedented levels of education, workforce participation, rising political power, and escalating income and wealth—assume 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 dramatic data and powerful storytelling to address these topics:

Topics to be covered include:

- The financial implications of women's life journey in contrast to men's
- Why—and how—women's longevity bonus is motivating more women to plan financially than ever before
- How family interdependencies can impact women and their money
- The caregiving matrix and its effect on women's financial and emotional well-being
- The lifetime pay gap and what steps women must take to overcome it
- Unpacking the gender retirement savings gap and its relationship to financial confidence
- Men's role in the new financial equation
- What women want: The five critical characteristics women seek in their financial professional
- The five steps financial professionals can take to better serve women clients more effectively

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. It will leave the audience—whether they're 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 solutions.

The Rise of History's Biggest Untapped Market — It's Hiding in Plain Sight!

A Presentation By Maddy Dychtwald

Men and women over 50 now make up 33% of the total U.S. population and 44% of the adult population but control more than 70% of total wealth. Due to the combination of rising longevity, declining fertility, and the aging of the Baby Boom generation, this group is now bigger than the entire market of most countries. As active and curious consumers, they are responsible for 53% of all food and grocery purchasing; 55% of all travel and leisure consumption; 56% of new car and truck purchasing; 68% of OTC drugs and 77% of all Rx drug consumption; and 78% of all retirement accounts. However, people 50+ only appear in 15% of advertisements and are disproportionately portrayed as old, sick, and homogenous.

Maddy will explain how to best target this massive, misunderstood, misrepresented, and wildly untapped new market. She'll illustrate why 20th century notions of "lifetime brand loyalty," "retirement," and "seniors" have become obsolete and how with impending breakthroughs in precision medicine, living to 100+ will soon become commonplace. And she'll provide a mind-stretching preview of the products, services, marketing, and advertising that will succeed at meeting the needs and aspirations of this new "Third Age" while eliminating the ageism that has impeded shareholder value for too long.

50+ Women: The Rising Power of *the* Consumer Force to Be Reckoned With

A Presentation By Maddy Dychtwald

The growing strength and empowerment of 50+ women have been hiding in plain sight for far too long. That is about to change. Bolstered by unprecedented levels of education and workforce participation, escalating income and wealth, tech savvy and consumer know-how, and most importantly, rising longevity and vitality, 50+ women are fast becoming *the* consumer force to be reckoned with. Yet they often feel ignored, misunderstood, and even disrespected by brands and marketers.

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*, and her upcoming book: *Ageless Aging: Women's Longevity Bonus and the Art and Science of Living Longer, 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 technology.

As a successful entrepreneur, author, researcher, *Wall Street Journal* blogger, wife, and mother—and a 50+ woman herself—Maddy combines dramatic 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 spending potential.

Topics to be covered include:

- The size, shape, and financial clout of this quickly growing market segment and how 50+ women are disrupting aging and leading the longevity revolution
- The consumer purchasing power and passions of 50+ women, including their approach to spending, gifting, saving, and investing
- The ageist and/or sexist messaging that turns them off—and how to avoid these communications pitfalls
- The emotions, desires, and challenges that motivate their purchasing decisions, including their conscious consumerism
- 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 the hearts and minds of this growing market segment

Deeply researched, customized for each unique audience, and packed with actionable takeaways, Maddy's illuminating insights can help you understand and harness the power of 50+ women. It will leave audiences with food for thought and concrete ideas for implementing and adapting to needed change.