ABOUT US

AARP Services, Inc., founded in 1999, is a wholly-owned taxable subsidiary of AARP. AARP Services manages the provider relationships for and performs quality control oversight of the wide range of products and services that carry the AARP name and are made available by independent providers as benefits to AARP’s millions of members. The provider offers currently span health products, financial products, travel and leisure products, and life event services. Specific products include Medicare supplemental insurance; credit cards; auto, home, mobile-home and motorcycle insurance; life insurance and annuities; member discounts on rental cars, cruises, vacation packages and lodging; special offers on technology and gifts; pharmacy services; and legal services. AARP Services also engages in new product development activities for AARP and provides certain consulting services to outside companies.
LETTER FROM THE CHAIR

For more than 50 years, AARP has proved that advocating for consumers in the marketplace can drive powerful social change. Because this idea is so inspiring, I am honored to have been elected chair after serving on the AARP Services Board for five years.

Anticipating and meeting consumers’ needs was the focus of my 30-year career as an executive at Sara Lee Corporation. Serving a mission like AARP Services’—well, that’s icing on the cake.

Throughout 2014, AARP Services’ strategy centered on relentless, research-driven innovation, as well as growing the base business. The Board oversaw the development of solutions to keep people healthy, support family caregivers, promote financial resilience and save money on lifestyle products and services. Underpinning all of these efforts was a strong focus on multicultural individuals’ needs. To engage even more deeply at the community level, AARP Services tested new local offers and platforms.

In health care, the extensive research on the needs and behaviors of Medicare beneficiaries who purchase supplemental insurance was broadened further by UnitedHealthcare. Its extensive knowledge base about the Medicare supplement population will spur further insights into how to best organize and deliver care for people 65-plus, and could eventually suggest how to rein in Medicare costs while enhancing the quality of care.

By creating Influent50, a separate division, AARP Services fostered keen insights into the dynamic 50-plus population among non-profit and for-profit clients. Influent50 has
already helped clients learn how to connect more effectively with 50-plus consumers.

On behalf of the Board, I’d like to thank John Wider for his impressive six-year tenure as AARP Services’ president and CEO. He deepened AARP Services’ business IQ and harnessed consumer insights to drive innovation. For example, John raised the bar by encouraging health providers to create care programs built around wellness rather than “sick care.” And on John’s watch, AARP Services made member benefits more widely available digitally, while also boosting the availability of consumer-friendly technology and financial solutions.

In November, following an extensive executive search, the AARP Services Board selected one of our own members—Larry Flanagan—to succeed John Wider as president and CEO of AARP Services. Larry is a seasoned marketing executive, whose dedication to brand-building, coupled with his focus on customer service, helped position MasterCard and Procter & Gamble for international success. Later, as executive dean of the University of New Haven’s School of Business, he helped redirect the thinking of a new generation of business leaders.

Thanks to talented new staff leadership and a shared commitment to consumers, I am confident that 2015 promises another year of Real Possibilities for people 50-plus.

Throughout 2014, AARP Services’ strategy centered on relentless, research-driven innovation and growing the base business.
MESSAGE FROM THE FORMER PRESIDENT AND CEO

This annual report is the last during my tenure as president and CEO of AARP Services, Inc., so I want to note that leading the AARP Services team for the last six years has been the highlight of my 45-year career in the health and insurance industries.

It was a true honor to help serve AARP members, and to have been associated with an organization that delivers so much hope, joy and possibility to people 50-plus.

In that spirit, I’m pleased to report that 2014 was an outstanding year at AARP Services.

Nowhere was this more evident than in AARP Services’s health care work. The market-leading AARP Medicare Supplement Plans insured by UnitedHealthcare affirmed our commitment to patient-centered care. In particular, UnitedHealthcare’s innovative coordinated care pilot program provided peace of mind for thousands of people who struggle with multiple chronic conditions. In-home visits, telephone support and care coordination yielded better health outcomes, fewer hospital readmissions and lower out-of-pocket costs.

Growth in members’ discount usage, the number of people served by AARP-branded product & service relationships and the overall operating contribution to AARP, all indicate our strong value proposition. Looking ahead, the long-term contracts signed in recent years with many of our largest providers will help ensure stable relationships and revenues to fuel AARP’s social mission.

An expanded range of everyday savings opportunities were tailored to budgets and lifestyles of middle-class Americans. Over the last five years, the number of discount transactions—on everything from auto repairs to groceries and travel—grew from 29 million to 45 million. Clearly, AARP’s member benefits are increasingly relevant.

Having passed the baton to new president and CEO Larry Flanagan in early December, I feel confident that AARP Services will remain a high-performing, collaborative and learning organization that serves AARP members well for years to come.

John Wider
Former President & CEO
LETTER FROM THE PRESIDENT AND CEO

AARP Services is well positioned for continued growth and success, thanks to the Board’s strategic focus, John Wider’s leadership and a high-performing group of staff professionals.

It is an honor to be welcomed into such a mission-powered workplace.

We are a unique advocate for a marketplace that is more responsive and attentive to the dynamic 50-plus population. AARP’s social mission—to fight for and equip each individual to live their best lives—provides our cue to listen, innovate and encourage third-party providers to close the gap between what people 50-plus want and what’s in the marketplace for them.

I am thrilled by the vision of AARP as the go-to brand in the longevity economy. AARP Services plays a critical role in achieving this vision. Let’s now move forward in improving the quality of people’s daily lives through innovative, market-focused achievements.

Larry Flanagan
President & CEO
OUR MISSION: To inspire new and innovative business practices, guide consumers to make informed choices, and deliver products and services that better fulfill life-stage needs.
AARP Services, Inc. is a unique advocate for a marketplace that is more responsive and attentive to the dynamic 50-plus population. As a wholly owned taxable subsidiary of AARP, we support positive social change through market innovation and leadership.

The AARP Services primary role is to provide quality control on AARP’s behalf for AARP-branded offerings made available by leading businesses. AARP Services:
- Researches what people 50-plus want and need;
- Negotiates special features uniquely suited for consumers 50-plus, as well as differentiated value; and
- Monitors providers to improve customers’ experiences.

The royalty income that AARP receives from licensing its brand to third-party providers’ offerings is used to support the Association’s social-change mission. Just as AARP’s founder shook up the marketplace in the 1950s with pioneering group health insurance and mail-order pharmaceuticals, today’s AARP Services is leveraging market forces to help people live healthier, more secure and happier lives.

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AARP Services helps empower people to live healthier, more fulfilling lives. We strive to improve the quality of care and give people more control over their health by overseeing the development, launch and deployment of AARP-branded products and services from leading providers.
AARP-BRANDED MEDICARE PRODUCTS

Once again, more people purchased AARP-branded Medicare supplement plans offered by UnitedHealth Group to fill the gaps in original Medicare’s coverage than any other “Medigap” plans. Nearly one-third of the Medicare supplement plans in effect in 2014 carried the AARP name.

The market-leading AARP Medicare Supplemental Plans insured by UnitedHealthcare are popular, in part, because they offer added value, outstanding service and rate stability.

AARP Medicare Complete (Medicare Advantage) and AARP Medicare Rx (Part D) programs, both insured through UnitedHealthcare, continue to offer value and choice through customized service and competitive premiums.

Approximately 1.7 million people were enrolled in the AARP Medicare Complete plan at year’s end. UnitedHealthcare’s strategic focus was offering products with no or low premiums and plans that encouraged healthier lifestyles through physical, mental and social engagements.

With nearly 4.9 million beneficiaries, the AARP Medicare Rx plans have remained the largest in terms of enrollments since 2006, when prescription drug coverage first took effect through Part D of Medicare. The plans provide beneficiaries with access to a broad range of pharmacies, various drug formularies and preferred pharmacy network partners.

HEALTH INNOVATIONS SAVE MONEY, IMPROVE LIVES

Impressive results were logged after thousands of enrollees in AARP-branded health plans participated in pilot programs developed to find new ways to meet the challenges of the health care system.

For example, thinking differently about how care is delivered and consumed by enrollees was a focus of the AARP Medicare Supplement Plans insured by UnitedHealthcare in recent years. UnitedHealthcare tested innovative approaches in care coordination and whole-person care in order to help enrollees manage chronic health conditions and depression.

Being healthy makes it easier for people to enjoy life and achieve Real Possibilities.
Positive results flowed from these innovative programs. Not surprisingly, enrollees reported that the patient-focused care coordination program improved their quality of life. Many participants reported increased satisfaction with their health care, a greater understanding of how to manage their conditions and better engagement with recommended care and medication guidelines. After analyzing the programs, Mercer found that the innovations also saved money—mostly for Medicare, but also for enrollees (through lower out-of-pocket costs) and the insurer. Click here to read the Mercer report, Integrated Patient-Centered Care Management in the Medicare Supplement Population: A Viable Solution to Fragmented Care and Escalating Costs.

UnitedHealthcare has since made the comprehensive whole-person pilot, named “MyCarePath,” available to all of its AARP Medicare supplement plan-holders in New York, Ohio and parts of Texas. In 2015, MyCarePath will be introduced in New Jersey.

Meanwhile, innovative pre-diabetes work shows promise for empowering patients to prevent the pain and costs associated with type 2 diabetes. After nine diabetes-prevention concepts were tested in 2014, three of the most promising will be tested in several markets in 2015.

CAREGIVING AND LONG-TERM CARE

Once they reach age 65, about 70 percent of people will need long-term care at some point in their lives. Family caregivers often

CASE STUDY

A 77-year-old participant was hospitalized twice for kidney failure because her diabetes was not controlled. She’d been eating unhealthy food, avoiding exercise because she felt weak and wasn’t seeing an endocrinologist.

Her new case manager found her the specialist, enrolled the patient and her caregiver/daughter in diabetic education classes and helped the daughter avoid caregiver burnout.

RESULT: The patient’s blood sugars are under control, her blood pressure is trending down and both mom and daughter are eating healthier food. They appreciate the team’s support and guidance.

coordinate and provide much of this essential care to their loved ones. In the fall of 2014, on AARP’s behalf, AARP Services began work to position us to lead the development of consumer offerings designed to improve the lives of family caregivers and, in turn, those for whom they care. Market scans and go-to-market strategies we developed will inform the 2015 launch of two new offerings and the build-out of new solutions requiring significant innovation.

HEARING, DENTAL, PRESCRIPTION DISCOUNTS AND VISION

Members’ engagement with HearUSA jumped 40 percent over 2013, due in part to more affordable hearing devices (as low as $795), availability of online screening and an improved service process. Dealing with hearing impairment helps people connect better with friends, family, work, music and much more.

The lower-cost dental HMO pilot program offered by Delta Dental was received positively by AARP members in three large multicultural states (California, New York and Texas). Features include immediate coverage on any covered benefit, no annual deductible or annual benefit limit and coverage of dental implants. The program will expand to six more states in 2015.

Members saved an average of 38 percent—a total of $44 million in 2014—off the usual and customary cost of all FDA-approved prescription drugs not covered by members’ insurance through the AARP prescription drug program from Catamaran. This health benefit is offered to every AARP member for no annual fee.

EyeMed enhanced the AARP Vision Discounts program by adding online purchases of eyewear from Glasses.com. An individual insurance product tailored to people 50-plus was developed and will be offered as a pilot program in 2015.
One of AARP’s goals is to ensure that people 50-plus have financial resources and opportunities to match their longer lifespans. High-quality property and life insurance products, college-savings plans, credit cards and more help our members achieve Real Possibilities.
INDEPENDENCE AND SAFETY, AT HOME AND ON THE ROAD
Many homeowners want to add safety features such as grab bars or wider doors after experiencing damage to a kitchen or bathroom during a fire, flood or another covered loss. In 2014, The Hartford introduced an optional endorsement to the AARP-branded home insurance policy called Replacement Plus Coverage. This new endorsement reimburses homeowners for the additional costs of universal design features incorporated into kitchens and bathrooms after a covered loss. The Hartford celebrated its 30th anniversary as an AARP provider in 2014.

A NEW ADVANTAGE FOR SMALL BUSINESSES
Move over, hot-shot millennials. People age 55 to 64 are starting new businesses at a higher rate than those in their 20s and 30s, according to the Kauffman Foundation. However, unexpected setbacks from severe weather, fire, theft, lawsuits or injured employees pose challenges.

That’s why the AARP Small Business Insurance Program from The Hartford rolled out three types of commercial property and casualty insurance: liability insurance for business owners and business property, workers’ compensation coverage and commercial auto insurance. Following a successful trial in seven states, the program will continue to expand in 2015.

AARP LIFE INSURANCE PROGRAM FROM NEW YORK LIFE
The AARP Life Insurance Program from New York Life celebrated its 20th year with AARP by adding agent distribution and rolling out higher face-value life insurance through more than 2,000 authorized-to-offer agents.
In early 2015, New York Life plans to launch a new deferred-income annuity program for AARP members.

**AARP CREDIT CARD PROGRAM FROM CHASE**

AARP members continued to appreciate the improved cash-back and rewards program rolled out by Chase in 2013. Rewards points can be easily redeemed for cash, gift cards, merchandise and travel. In 2014, card members earned $44 million in rewards from the AARP Credit Card Program.

**AARP COLLEGE SAVINGS SOLUTIONS FROM TIAA-CREF**

Grandparents can make a positive impact on grandchildren’s future security by describing how their financial decisions—for better or worse—have affected their lives. To encourage these discussions, AARP College Savings Solutions from TIAA-CREF introduced tools such as conversation tips and worksheets.

Third-grade student Duncan Nakamoto received the surprise of a lifetime in April during a school assembly when financial services provider TIAA-CREF unveiled his photo (below) as the winner of its Big Dreams Start Small $100,000 College Savings Contest, which was offered as part of the AARP College Savings Solutions from TIAA-CREF program. Duncan’s parents submitted this photo and the caption: “Duncan dreams of the possibilities. Astronaut? Doctor? Paleontologist? With big dreams and hard work we believe he can make it a reality.”

Third-grade student Duncan Nakamoto was the winner of the TIAA-CREF Big Dreams Start Small $100,000 College Savings Contest.

Photo by Patrick Schneider Photography
PROFILE OF THE 50+ ‘LONGEVITY ECONOMY’

“Whether starting businesses or launching second careers, today’s over-50 population have more accumulated wealth than their predecessors and make distinctive worklife and consumption choices. The economic clout of the over-50 population, in fact, is enormous. As a group, they control almost 80 percent of U.S. aggregate net worth.

The average wealth of households headed by people over 50 is nearly $765,000, compared with $225,000 for those headed by 25-to 50-year-olds.

People over 50 contributed $3.0 trillion to consumer spending, excluding health care, in 2012, representing approximately 51 percent of spending by all over-25 consumers. This represents per-capita expenditures of $28,200 annually.”

Source: The Longevity Economy, a 2013 briefing paper prepared by Oxford Economics for AARP.*

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AARP Services helps members and their families save real money through offerings on outstanding products, discounts and services.
Discount usage is an important indicator of member engagement. Member discounts are especially important to first-time members, including multicultural individuals, who cite savings as a key reason to join and renew with AARP.

Since 2011, usage of AARP discounts has grown 78 percent, driven in particular by opportunities for everyday savings in retail, dining and entertainment, home and automotive needs.

Members tapped into AARP discounts 45 million times in 2014, saving them an estimated $200 million. The AARP-branded lifestyle portfolio now includes more than 60 providers representing over 150 brands.

A new, scannable membership card made it more convenient for members to track their engagements with AARP and access their benefits in certain retail locations. By year’s end, 10 providers were giving members the opportunity to swipe for immediate savings.

At more than 2,000 locations, bilingual signage for AARP-branded discounts made Spanish-speaking customers feel more welcome.

To serve more people where they live, we began to include discount-finder tools at the community level on AARP’s and AARP Services’ digital and mobile properties.
EVERYDAY SAVINGS
Several new providers began offering products and services to help AARP members save money and get even more out of life:

> Linens, dinnerware and other home goods became more affordable when Anna’s Linens gave members 10 percent off all purchases. Many of its stores are in states with large multicultural populations, thus demonstrating AARP’s broad value proposition.

> Members have expressed strong interest in additional savings on groceries. In 2014, Schwan’s Home Service became our first provider of direct-to-home food delivery. A wide range of flash-frozen products made mealtime easier for working people, retirees and family caregivers.

> Toys R Us and Babies R Us gave members a $5 savings when spending at least $25, and limited-time offers were also made during the year.

> Petplan helps pay the bill when pets are injured or get sick—protecting both the pet and a household budget. Customized policies began providing coverage for vet bills, surgeries, cancer treatment, dental needs and more.

> Instant savings on select grocery, household, health and beauty items were available to AARP members with a swipe of their cards at participating Family Dollar, Fred’s Super Dollar and Meijer locations.

> Sears Auto Center began offering AARP members a savings of $13.50 off oil changes Tuesday through Thursday. Other exclusive offers included 5 percent discounts on Die Hard products and on Road Handler tires.

> Sony Music Group began giving members discounts on a curated collection of over 300 compact discs and music-box sets for artists including Melissa Etheridge, Michael Jackson and Elvis Presley. A custom digital music store also gave members access to Sony’s entire music library.

DINING AND ENTERTAINMENT
Members continued to enjoy a wide range of restaurant options, including Dunkin’ Donuts, Denny’s, Outback Steakhouse and McCormick and Shmick’s. Savings on live
entertainment provided by leading companies helped members get the most from movies, concerts, plays and more.

**TRAVEL**
Travel is the activity people 50-plus say they look forward to most. When planning complex or expensive trips, many AARP members prefer personalized service from a travel agency. To serve these needs, we welcomed Liberty Travel as a provider. In addition to complimentary travel planning and 24/7 telephone support for members, Liberty Travel offers bilingual professionals in key markets with large Hispanic/Latino populations.

“Wheels when you want them” became available from Zipcar in hundreds of cities, airports and college campuses through an exclusive AARP discount of one-third off the annual subscription price.

Hotels and car rentals continued to be popular travel discounts used by AARP members. For example, members booked nearly 8 million room nights through AARP providers in 2014 at hotels, motels, resorts and national parks.

Meanwhile, members continued to enjoy savings on cruises and select vacation packages.

**TECHNOLOGY**
ADT launched a new residential home-security offer: 20% off installation and $2 off monthly service fees.

Consumer Cellular enhanced the free trial period offered to AARP members. The previous 45-day trial period offered 45 minutes of voice, 45 text messages and 45 MB of data. Starting October 1, Consumer Cellular boosted the free trial to 450 minutes, 450 texts and 450 MB of data—a trial offering more robust than the standard trial made available to Consumer Cellular’s non-AARP members.

The majority of AARP members are online, 47 percent own a smartphone and 36 percent own a tablet.

—Source: AARP Attitude, Trend and Opinion Monitor, March 2015
In addition to creating value for members, providers of AARP-branded products and services also advance the Association’s social mission. Here are just a few examples.
COMBATING HUNGER AMONG OLDER ADULTS

As proud sponsors of AARP Foundation’s Drive to End Hunger, Chase Credit Card Services and UnitedHealthCare each donated more than $1 million in 2014 to combat hunger among older adults. In addition, more than 173,000 meals were packed by caring volunteers who gathered at Chase-sponsored events held at the Daytona International Speedway in Florida, the Dover speedway in Delaware, and at AARP’s member events in Boston, Massachusetts, and San Diego, California.

NEARLY $1 BILLION IN FREE HEALTH TESTS

More than $968 million in health tests were provided free of charge to people from coast to coast via the Walgreens Way to Well Health Tour with AARP between 2009 and 2014. Guests boarded specially equipped buses and visited qualified retail locations in the U.S. and Puerto Rico to access complimentary health tests, such as blood pressure and total cholesterol, and to receive health education resources in English and Spanish.

AFFORDABLE HOUSING

Since The Hartford has amassed so much research on how people can stay in their homes, its mission and purpose are aligned with AARP Foundation, a charitable affiliate of AARP. The Hartford made several grants to support AARP Foundation’s research, education and collaborative work surrounding affordable housing for low-income adults over age 50.

AGENTS GIVE BACK

Our Agent Community Engagement and Services Program encourages agents authorized to offer AARP-branded products to do community service. The agents who logged the most volunteer hours were honored at an awards ceremony held in San Diego during AARP’s Ideas@50+ event. While there, agents uplifted 10 local military families by assembling wagons and bikes, making mosaic picture frames and creating memory-board kits.
THE 2014 AARP SERVICES, INC.

BOARD OF DIRECTORS
Martha Dally (Board Chair) retired as senior vice president of customer development from Sara Lee Corporation in 2006. During her 30 years at this consumer packaged goods company, she held various titles of increasing responsibility, including chief customer officer, senior vice president of business development and executive vice president of personal products. Ms. Dally focused on the largest retailers (including WalMart) in both the U.S. and Europe, developing strong relationships with their senior management staff. Her board experience includes American Woodmark Corporation, Prism Capital (in an advisory role), the Lookingglass Theatre in Chicago, Illinois, and the American Red Cross of Winston-Salem, North Carolina.

John DesPrez III serves on the board of directors and as a strategic advisor to Halstatt, LLC. Previously, he worked for nearly two decades for Manulife Financial and its subsidiaries and served as COO of Manulife Financial, president and CEO of John Hancock Financial Services, and chairman and president of Manulife USA. Prior to his employment with Manulife Financial, Mr. DesPrez practiced law in private practice.

Annette Franqui, MBA, also a member of the AARP Board of Directors, is a founding partner of Forrestal Capital, a company providing wealth management and direct equity investment advice to a select number of families in Latin America. A native of Puerto Rico, she is a senior financial services executive with prior CFO experience, as well as 15 years on Wall Street with JP Morgan Chase and Goldman Sachs. She serves on the boards of several early-stage private companies, as well as Arcos Dorados, a NYSE-listed company that is the largest operator of McDonald’s restaurants in Latin America and the Caribbean and its largest franchisee, in terms of system-wide sales and number of restaurants.

Jo Ann Jenkins (ex officio) is chief executive officer of AARP. Prior to her appointment as CEO, she was the chief operating officer (COO). Mrs. Jenkins joined AARP in 2010 as president of AARP Foundation, AARP’s affiliated charity. She previously served on and chaired the board of directors of AARP Services, Inc. Before coming to AARP, she was COO at the Library of Congress where she developed and directed the National Book Festival and the Library of Congress Experience, for which she received the Library of Congress Distinguished Service Award. Mrs. Jenkins has received numerous other awards for innovation and leadership.

John C. Penn, MBA, also a member of the AARP Board of Directors, divides his time between Scottsdale, Arizona, and Spring Green, Wisconsin. He is chairman of Northcott Hospitality, based in Chanhassen, Minnesota. Previously, he was chairman of Intek Plastics, vice chairman of Satellite Companies, CEO of Centers for Diagnostic Imaging, CEO of Benson Optical Company, CEO of Arctic Enterprises and a consultant with Arthur Andersen and Company. His volunteer work includes service as chairman of the Evangelical Lutheran Good Samaritan Society.

Jim Phills is a teaching professor of organizational behavior at the Stanford Graduate School of Business. He has also served as the Claude N. Rosenberg Jr. director of the Center for Social Innovation, and co-founded and served as academic editor for the award-winning Stanford Social Innovation Review. Dr. Phills is also a faculty member at Apple University, which is Apple’s in-house business school. Previously, he was a faculty member at the Yale School of Management, where he received the 1995 Alumni Association Award for Excellence in teaching. Dr. Phills is also a member of the New Foundry Ventures and Defy Ventures boards.
Melvin Stith retired in May 2013 as dean of the Martin J. Whitman School of Management at Syracuse University. Prior to taking this position in 2005, Dr. Stith served for 13 years as the dean and Jim Moran professor of business administration at Florida State University. He became a professor of marketing and business in 1977 after serving in the U.S. Army Military Intelligence Command, achieving the rank of captain. Dr. Stith currently serves on the boards of Synovus Financial, a financial services and bank holding company, and Flowers Foods, a baked foods company. He is also a current or past director of Beta Gamma Sigma, the national honorary society for business schools, the Jim Moran Foundation and the Graduate Management Admissions Council.

Edward A. Watson, also a member of the AARP Board of Directors, is a retired corporate executive from Reno, Nevada. He was with Minneapolis-based International Dairy Queen from 1971 to 2007, rising from district manager to chief operating officer and service on its board of directors. Before his food-service career, Mr. Watson served in the U.S. Army. He currently serves on the board of Best Bath Systems of Coldwell, Idaho. Previous governance experience includes service on the boards of the Children’s Miracle Network and Big Brothers Big Sisters of the Greater Twin Cities. His volunteer service includes raising scholarship funds for Nevadans attending the University of Nebraska.

THE 2014 AARP SERVICES EXECUTIVE TEAM

Larry Flanagan
President and CEO

Jean Alexander
Chief Operating Officer

David Mathis
Senior Vice President
Health Products & Services

Mitch Stevens
Senior Vice President
Financial Products & Services

Angela Jones
Senior Vice President
Business Development and Lifestyle Products & Services

Al Pratico
Senior Vice President
Customer Solutions

Sarah Mika
Senior Vice President
and General Counsel

Kevin Tator
Senior Vice President and Chief Financial Officer
2014 REVENUE GROWTH SUPPORTS AARP

AARP Services oversees and manages the relationships with the providers of AARP member benefits. These companies often offer specially-designed services and price points for the members of AARP. They develop unique offers, expand into under-served markets and create messages that educate consumers.

AARP receives royalty income from these providers that is crucial to supporting the short- and long-term goals of the Association. Financial resources are used to further its social mission. At AARP Services, we know our ultimate goal is to enhance the quality of life for people over 50 and support positive social change through market innovation and leadership.

The AARP-branded products and services offered by providers paid $799.3 million of royalty revenue to AARP in 2014, a year-over-year growth of $36.0 million, or 4.7 percent.