VISION AND MISSION

MISSION
AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service.

VISION
A society in which everyone ages with dignity and purpose, and in which AARP helps people fulfill their goals and dreams.

WHAT WE DO
AARP creates and connects people 50-plus with unique tools and programs; helps them save money; and tackles the issues that matter most to individuals, their families and their communities.

OUR SOCIAL IMPACT AGENDA:

Health Security
Financial Resilience
Personal Fulfillment
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2015 was an exciting year for AARP and people 50 and older. We celebrated the 50th anniversary of Medicare, Medicaid and the Older Americans Act, and the 80th anniversary of Social Security.
We recognized these programs as crucial to helping older Americans live their best lives and providing the foundation for health and financial security. We also committed to ensuring that they remain strong for future generations.

AARP was a visible and influential participant in the sixth White House Conference on Aging, held in July. This once-a-decade gathering addressed the key issues of Social Security, Medicare, retirement security, healthy aging, long-term services and supports and elder justice. By participating at the Conference and the regional forums that led up to it, we also focused attention on the opportunities and benefits of longer lifespans.

Substantial changes positioned AARP for the future.

We created a new approach to execute our social impact agenda through the creation of five issue teams: Caregiving, Social Security, Savings & Planning, Work & Jobs and Life Reimagined.

- We put a new emphasis on innovation with the creation of our AARP Innovation Lab and by launching the $40 million AARP Innovation Fund, the first-of-its-kind venture capital fund focused on sparking new solutions in consumer health care for the 50-plus market.

- And we introduced a new initiative to Disrupt Aging—to change the conversation in this country about what it means to grow older. You’ll hear a lot more about this in 2016 with the publication of our new book, *Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age.*

As we look ahead to 2016, we are well-positioned fight for and equip people to lead their best life.

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**Jo Ann Jenkins**

Chief Executive Officer
Letter from the Board Chair

During CEO Jo Ann Jenkins’ first full year of leadership, AARP made many strides in growing its impact and relevance, while championing positive social change.

AARP continues to evolve from a national to a nationwide organization, engaging even more at the community level where it’s easiest to hear people’s voices and respond to their needs.

There, we’ve heard people want to be financially resilient, to feel secure about their health and have more opportunities to feel fulfilled. They do not want age to limit their possibilities.

We’ve heard they have a fierce desire to retain mobility and independence – with walkable neighborhoods, accessible homes and vibrant community life.

We’ve heard their eagerness to embrace fast-changing technology. We’ve heard their desire to work as long as they want, with employers who honor their wisdom and expertise.

The voices of our members have guided us to a successful year of collaboration at the state and national levels in support of family caregivers. We’ve teamed up with small businesses to promote savings vehicles for their employees in three states (and counting). And we’ve worked with volunteers and attorneys general to warn consumers about financial frauds and scams.

We look to another innovative, collaborative, exciting year, ripe with real possibilities.
I am proud to say that in 2015 AARP continued to make strides toward the goals Dr. Andrus set forth more than 50 years ago.

With the help of our great volunteers, AARP advocated in Congress and state capitals for policies to promote financial security for older Americans and their families. We pushed hard to make communities more livable and keep health care affordable, and we refined our tools and resources to help people over 50 live their best lives.

Looking ahead, AARP leadership will be needed more than ever to meet the challenges faced by Americans as they age. Everywhere I go, I hear pleas to keep Social Security financially sound, not only for today’s retirees but also for future generations. People are relying on us to support policies that help them stay independent, thrive in the workplace and stay engaged in their communities.

AARP will continue to provide that leadership—fueled by the energy and dedication of members who are the lifeblood of our association, and who bring the vision of Dr. Andrus to life every day.
Health Security

One of AARP’s highest priorities is ensuring that people 50-plus lead healthier lives. Wide-ranging 2015 accomplishments included supporting family caregivers, protecting Medicare, expanding Medicaid coverage and empowering consumers to take charge of their health.
Advocating for Family Caregivers

Caring for a family member or friend is complex, stressful and costly. AARP focused on meeting individuals’ needs through information and advocacy, while seeking long-term solutions based on the values of independence, control, dignity and community connections.

Over 27 million caregivers benefited when lawmakers in 30 states and Puerto Rico heeded AARP members’ pleas to better support family caregivers. For example, the New York legislature unanimously passed AARP’s model bill, the CARE (Caregiver Advise, Record, Enable) Act. It allows hospital patients to designate a family caregiver to be notified before the patient is discharged and receive guidance on how to perform follow-up care at home.

So far, 18 states and Puerto Rico have passed this commonsense law with bipartisan support. New laws in other states include increased respite services and new financial protections for caregivers.

On Capitol Hill, AARP emphasized that caregiving cuts across all political and age lines by playing a leadership role in forming the Assisting Caregivers Today (ACT) Caucus. This study group is headed by a Democrat and a Republican from both the House and the Senate.

Deidre De Jesus of Hawaii, who alongside her mother cared for her bedridden father, was among thousands of people who shared their stories with AARP’s I Heart Caregivers campaign. Portraits of caregivers from every state were displayed on Capitol Hill in November, including this portrait of Deidre’s parents.

SOCIAL IMPACT: Caregiving Advocacy

The need for national action was reinforced by two studies from the AARP Public Policy Institute:

- PPI’s Valuing the Invaluable found that family caregivers in the U.S. provided 37 billion hours of care—worth a whopping $470 billion—to adult loved ones in 2013.

- Caregiving in the U.S., released in June by PPI and the National Alliance for Caregiving, provided a portrait of unpaid family caregivers. Separate reports explored the experiences of people caring for loved ones who were age 18 to 49 and 50 and older.
Empowering Caregivers with Information

Carol Lendino of North Carolina has an adult son with Down syndrome at home and an elderly father who lives in California. While Lendino manages her stress pretty well, she participated in an AARP “Caregivers and Coffee” workshop in hopes of giving better emotional support to her sister on the West Coast.

“Although my father has 24/7 caregiver workers, my sister is the one who grocery shops for my dad and takes him to doctor appointments and deals with issues that caregivers have,” she said.

Lendino and her sister are among the 40 million Americans who provide unpaid care to a family member. Helping them cope better was a top priority for AARP in 2015.

At hundreds of workshops, AARP staff members and volunteers taught participants how to care for themselves while managing family responsibilities. Many workshops were tailored to people who face unique caregiving challenges: veterans, multicultural individuals and the LGBT community. Meanwhile, African American family members were recognized and supported through AARP’s church-based Connecting Caregivers to Community programs.

SOCIAL IMPACT: Caregiving Resources

> The information-packed AARP Caregiver Resource Center has logged more than 40 million total page views in English and Spanish since it went online in 2011.

> AARP’s new mobile application for family caregivers received more than 80,000 downloads—ranking it in the top 5 health apps on both iTunes and Google.

> The November AARP Bulletin’s in-depth report on caregiving gave readers a closer look at how the faces of caregiving are changing, from men providing hands-on care to millennials giving back in unexpected ways.
Protecting Medicare and Promoting Good Health

Fear rippled among millions of Medicare beneficiaries in October when they learned their Part B premiums would rise by more than 50 percent, due partly to the way Social Security cost of living adjustments are calculated.

After AARP and others expressed deep concern, Congress worked out a budget agreement that prevented drastic premium hikes. The budget also minimized increases in all Medicare beneficiaries’ Part B deductibles.

Another victory for consumers came earlier in the year when Congress created a new payment system to guide what physicians charge for treating Medicare patients. After 17 years of uncertainty, the new payment system seeks to promote better quality of care by giving physicians financial incentives to bill Medicare patients for their overall care, not individual services or procedures.

Meanwhile, AARP kept spotlighting the harsh impact of rising prescription drugs on consumers, employers and taxpayers. One widely covered AARP Public Policy Report found that the $53,000 average annual cost of specialty drugs exceeded the average amount a family earns all year.

SOCIAL IMPACT: Health Security

➤ A Spanish-language version of AARP’s Health Care Costs Calculator was a helpful tool for millions of Hispanic/Latino adults who have yet not planned for health care costs in retirement.

➤ A groundbreaking report spelled out what older Americans can do to stay sharp into very old age. The Institute of Medicine Report, cosponsored by AARP, was authored by some of the nation’s leading brain-health experts.

➤ The Global Council on Brain Health was launched by AARP in collaboration with Age UK to provide trusted information on actions people can take to support their brain health.
Financial Resilience

Financial stability for people 50-plus continues to be at risk due to stagnant wages, rising costs of living and inadequate retirement savings. AARP helped people build and maintain security through advocacy and practical information.
**Social Impact: Social Security**

With input from members and a wide range of experts, the AARP National Policy Council examined options to update Social Security. The Council’s recommended principles were adopted by the AARP Board of Directors in October and posted on the Take a Stand website.

After joint research by AARP and the Financial Planning Association revealed a huge gap in consumers’ knowledge about Social Security, both groups ramped up outreach to help people understand it better.

An update of AARP’s *Social Security for Dummies* book zoomed to #2 on Amazon’s lists of Social Security and retirement planning books.

**Leading on Social Security**

More than 59 million Americans receive benefits from Social Security, which is especially important to multicultural communities and people with low incomes. AARP worked on several fronts to update Social Security, so it can keep its promise for people of all ages.

In October, 11 million Social Security Disability Insurance (SSDI) recipients were shielded from a potential 20 percent cut in their benefits in 2016, when Congress passed an AARP-backed budget bill. The bill also included stronger anti-fraud measures and pilot efforts to encourage more SSDI recipients to work — policies approved by the AARP Board of Directors after careful study by its all-volunteer National Policy Council.

In November, AARP launched the “Take a Stand” campaign to urge candidates for President to lay out their plans for making Social Security financially sound — with adequate benefits — for generations to come. Thousands of AARP activists in the early primary states of Iowa, New Hampshire and South Carolina began talking about Social Security with candidates and others.

The Take a Stand website highlighted every candidate who offered a plan about Social Security and provided links where voters could contact candidates about the issue.
Self-Reliance for Workers of All Ages

Some 55 million Americans work for an employer that doesn’t offer a retirement program. They include two-thirds of Hispanic workers and roughly half of African American and Asian workers. To help them, AARP urged lawmakers in more than 20 states to adopt plans that would make it easier for employees of small companies to save.

Wine-shop owner Larry Springer, who is also a Washington State legislator, knew the challenges first-hand after investigating savings options for himself and his five employees.

“To try and find a retirement program was unbelievably complicated and expensive,” said Springer, who owns the Grape Choice in a suburb of Seattle.

So Representative Springer helped initiate a new law that will create a marketplace of savings plans designed for small businesses. Starting in 2016, on a voluntary basis, employers with fewer than 100 workers can begin choosing an affordable savings plan with automatic payroll deductions and low administrative fees.

More than 4 million people will gain access to a workplace savings plan, thanks to AARP-backed laws passed in Illinois, Oregon and Washington State. Similar “Work and Save” laws are being considered in other states.

Standing Up for Investors

President Barack Obama, Secretary of Labor Thomas Perez and other officials visited the AARP National Office in February to announce a rule designed to protect people who save in 401(k)-type plans and IRAs from hidden fees and bad investments.

“AARP supports having investment professionals put consumers’ interests first,” said AARP CEO Jo Ann Jenkins, noting Americans lose an estimated $6 to $17 billion dollars per year when some investment professionals increase their profits at clients’ expense.

The proposed rule is expected to be finalized in 2016.
Preventing Frauds and Scams

Sidney McCarther was at home in Kansas City when he got a call from someone who said he was from Microsoft. The caller claimed McCarther’s computer was malfunctioning and requested some information in order to fix it. McCarther was suspicious. He told the caller he’d phone him back, and then contacted Microsoft, which didn’t know anything about the situation.

The scammer had picked the wrong victim. As AARP’s volunteer state president in Missouri, McCarther had learned about frauds and scams through the AARP Fraud Watch Network’s community forums and online resources. When the phony “Microsoft” worker called again, McCarther refused his insistent requests for information and hung up. “Folks really need to be alert to these scams,” he said. “There are a lot of them out there.”

Throughout 2015, the Fraud Watch Network armed millions of Americans with tools to protect themselves—including real-time, state-by-state alerts on scams, regular email alerts and a toll-free hotline.

A “Catch the Con” online quiz by Frank Abagnale helped people learn how to spot and avoid scams.

SOCIAL IMPACT: Fighting Fraud

> Former con artist Frank Abagnale, subject of the hit movie Catch Me If You Can, teamed with the AARP Fraud Watch Network to help people spot and avoid scams, such as through community forums and online tips.

> Millions of consumers received tips for avoiding scams when attorneys general from six states and AARP representatives called them on Fraud Watch Action Network Day.

> NRTA: AARP’s Educator Community promoted fraud prevention through its newsletter, social media and targeted mailings to 2,400 local units. In addition, 40 retired educators in 20 states completed specialized fraud-watch training.
Personal Fulfillment

Achieving your best life after 50 means more than enjoying good health or financial security. Personal fulfillment includes finding your purpose, being open to new interests and participating in community life.
Life Reimagined: Exploring What’s Next

Jacqueline Robinson felt lost after being laid off when her company downsized in 2009. After three decades in the pharmaceutical industry, the 55-year-old New Jersey resident had no idea of her next step. “It was overwhelming,” she said.

Robinson wanted to tackle a new pursuit, but she didn’t know what. Then she read Life Reimagined, a book co-published by AARP, and completed some of the program’s online exercises. Her Life Reimagined profile described her as social, artistic and enterprising.

“It’s so amazing,” she said, “because that’s where I am now.” Robinson, 61, now owns JRR Consulting Inc. and leads seminars to help boomer women find their postretirement purpose.

Life Map, an offering from Life Reimagined rolled out in 2015, combines self-directed exercises and live coaching to help people identify and achieve their unique purpose.

Life Reimagined is a wholly owned nonprofit subsidiary of AARP that provides engaging, multimedia tools that encourage users to take small steps to achieve their goals in work, wellness and relationships.

Social Impact: Life Reimagined

- Life Reimagined and Uber collaborated to create opportunities for people 50-plus to find new income opportunities in the fast-growing “shared economy” as part-time or full-time Uber drivers.
- More than 11,000 people took a free online course called “Discover What’s Next: Living Your Life with Purpose.”
- During 650 free Life Reimagined Checkups, small groups of participants gathered at local libraries or community centers to learn how to pursue their goals, dreams and life purpose.
Empowerment through Technology

Elaine Newlin purchased a laptop computer for her home-based business, selling Mary Kay cosmetics. “I want that pink Cadillac,” the Arizona resident said, referring to the coveted prize awarded to the company’s top sales directors.

But Newlin couldn’t figure out how to set up the laptop to demonstrate products and take customers’ orders. So she brought it to a free one-on-one tech-tutoring session held at AARP’s office in Tucson. Within minutes, volunteer instructor Henry Hanson had logged Newlin onto the Mary Kay site, where she began viewing instructional videos.

Thousands of people like Newlin attended free workshops held around the country by AARP TEK (Technology Education and Knowledge), where they learned how to use technology to connect with everything. Topics included the basics of tablets and smartphones, using social media and avoiding online scams. It’s all part of helping people achieve real possibilities. Financial support from Consumer Cellular and AT&T expanded the number of local and online workshops held in 2015.

Most people 50-plus use personal technology in their everyday lives:

- Three-fourths (76%) own a desktop, laptop, e-reader or tablet.
- Nearly half (45%) own a smartphone.
- Two-thirds use social networks, such as Facebook.

Source: AARP Attitude, Trend, & Opinion Monitor, July 2014

SOCIAL IMPACT: Digital Literacy

- In a number of communities, special emphasis at AARP TEK workshops was placed on Spanish-speaking or other bilingual participants.
- An online classroom called the AARP TEK Academy enabled people of all ages to learn about smartphones, social media, digital photography, personal branding and much more.
- AARP’s engaging video on password safety went viral, reaching more than a half-million people via YouTube and Facebook.
Making Homes and Communities More ‘Livable’

Real estate agent John Cate retrofitted an unassuming 1970s ranch house south of Tampa, Florida, for a potential buyer who wants to “age in place” at home. Cate, who is recognized by the National Association of Home Builders as a certified aging-in-place specialist (CAPS), teamed up with Carolyn Sithong, an occupational therapist and AARP HomeFit volunteer, to create an age-friendly home.

From the start, both agreed that the home should be stylish as well as functional. They worked to incorporate designs and features that did not make the home look as if it had been designed for an “old person” or someone with physical disabilities. Workshops, guides and videos produced by AARP HomeFit helped those without professional expertise achieve a similar goal.

More broadly, AARP made major gains in fostering “livable” communities. By year’s end, 73 towns, cities and counties—representing more than 35 million residents—had joined the AARP Network of Age-Friendly Communities. With AARP’s help, they are working to make their communities great for people of all ages, such as through safer pedestrian access and transportation options for people who don’t drive.

SOCIAL IMPACT: Livable Communities

- The AARP Livability Index, a first-of-its-kind online tool from our Public Policy Institute, measures housing, health, community activities and other factors in every U.S. neighborhood. It won plaudits for enabling citizens and officials to determine how well a community meets current and future needs.

- Thought leaders gathered at the Future of Housing Summit to discuss solutions for housing suited to people as they age. The event was held in December by AARP and AARP Foundation in collaboration with the U.S. Department of Housing and Urban Development and Atlantic LIVE.

- Nearly 500,000 people learned how to be safer on the road in an AARP Smart Driver course.
Giving Back & Serving Others

Shining a light on the invisible struggles of older adults—and helping people win back opportunity—motivates AARP and its affiliated charities every day.

Elizabeth Dole (center), whose foundation supports American families that care for wounded veterans, received AARP’s highest honor in March. AARP CEO Jo Ann Jenkins (left) and Board Chair Carol Raphael (right) presented the 2014 Ethel Percy Andrus Award to Dole, who’s also a former U.S. Senator, Transportation Secretary and president of the American Red Cross.
Teaming Up to Fight Hunger

Drive to End Hunger has been a powerful catalyst for alleviating hunger among adults 50-plus since it was launched in 2011 by AARP and its charitable affiliate, AARP Foundation.

This unique alliance with Hendrick Motorsports and four-time Sprint Cup Champion Jeff Gordon marked the first time a major race car team had been supported by a cause-related sponsor. Five years later, our fight against hunger among older adults was transformative.

The finish line for Drive to End Hunger is the starting point for AARP Foundation’s next chapter: looking at hunger as a health issue. For example, the Foundation’s new Fre$h Savings program aims to help low-income people to live healthier lives by making fresh fruits and vegetables more affordable. Offered as a pilot program in parts of Mississippi and Tennessee, Fre$h Savings is supported by the U.S. Department of Agriculture, Kroger and UnitedHealthcare.

“Driving the #24 car and working to bring awareness to the issue of older adult hunger has been so rewarding. It’s been a great ride.”

— Jeff Gordon

SOCIAL IMPACT: Drive to End Hunger (2011-2015)

- More than 34 million meals were donated and 100,000 volunteers participated in food drives coast-to-coast.
- $30 million was raised through corporate sponsorships and individual donations.
- In-depth research led to the formation of long-term solutions.
Help and Hope for Struggling Adults

AARP Foundation, which is AARP’s largest charitable affiliate, continued working to win back opportunity for struggling Americans 50-plus by being a force for change on the most serious issues they face today: affordable housing, adequate food, steady income, and strong social bonds. Here are just a few of the Foundation’s many achievements in 2015.

Building Financial Resiliency
More than 2.6 million adults got help with filing their taxes—free of charge—through the AARP Foundation Tax-Aide Program, thanks to 35,000 caring volunteers like Don Tinson of Michigan. AARP Foundation also helped people build financial resilience through job-training programs and bridging job candidates age 50-plus with respected employers.

The Gift of Reading
More than 31,000 young students learned to read better through tutoring provided by 2,000 volunteers with AARP Foundation Experience Corps. Mentors included retiree Delores Muldrew, who volunteers three days a week in one of Philadelphia’s hard-pressed public schools.

Protecting Spouses
Diligence by AARP Foundation Litigation attorneys and others resulted in the U.S. Department of Housing and Urban Development changing its rules so that surviving spouses of reverse mortgage-holders are treated more fairly. The case originated with Robert Bennett of Maryland, who nearly lost his home after the unexpected death of his wife, Ophelia, who’d taken out a reverse mortgage to pay medical bills and home repairs.
Rebuilding Opportunity for the Most Vulnerable

Shining a light on the invisible struggles of older adults motivates and uplifts AARP and its affiliated charities every day.

Legal Counsel for the Elderly: 40 Years of Protecting D.C. Seniors

AARP’s charitable Legal Counsel for the Elderly (LCE) affiliate reached a milestone in 2015—celebrating 40 years of championing the dignity and rights of D.C.’s elderly.

Every year, LCE assists more than 6,000 low-income seniors by proactively monitoring court proceedings and making services available to people who cannot afford to pay a private attorney. LCE’s significant achievements from 1975–2015 include:

- Launching the nation’s first legal hotline, which became a model for more than 160 hotlines nationwide;
- Organizing the first pro-bono program in the country, through which attorneys in private practice volunteer their time to assist low-income individuals with legal matters;
- Winning vital reforms in the District of Columbia’s property-tax foreclosure system after a series of investigative Washington Post articles revealed that low-income homeowners were losing their homes because they owed small amounts of back taxes;
- Housing D.C.’s Long-Term Care Ombudsman program, which advocates for residents in nursing homes, assisted living facilities or at home, supported by a health-care worker.

SOCIAL IMPACT: Recent Victories for Clients

Mabel Henson, age 103 (at left) and her 98-year-old sister faced a 400 percent rent increase and eviction for non-payment of rent. LCE persuaded the landlord to make significant repairs, suspend the rent hike and dismiss the eviction notice.

Melvin Phillips feared the loss of his home after falling behind in property-tax payments. LCE developed a strategy that enabled him keep his home by paying back taxes in installments.

Volunteers with LCE’s Senior Medicare Patrol teach beneficiaries how to protect their Medicare numbers, detect potential fraud and report concerns.
Information & Member Value

From Gen X-ers turning 50 and the first boomers turning 70, nearly 38 million members pursued real possibilities through timely information, events and carefully selected products and services made available by AARP.
AARPTHE MAGAZINE

Reclusive music icon Bob Dylan created a media sensation when he selected *AARP The Magazine* for the exclusive interview about his new album. The same February/March issue included a special section on work, which chipped away at the perception that AARP is only for retired people.

MULTIMEDIA APPS

In December, the magazine’s first multimedia issue challenged common perceptions of aging by featuring “Beauty and Style” with models over 50. The issue also positioned AARP as an innovator in digital publishing. Two more “digi-mags,” on money and health, will be published via the AARP Publications app in 2016.

AMOR DE HIJA

Working with Facebook and the Ad Council, AARP created *Amor de Hija (A Daughter’s Love)*, a unique Spanish-language graphic novel. This entertaining “fotonovela” reached more than 3 million people with information about AARP’s caregiving resources.

NATIONAL EVENT

AARP’s National Event and Expo reached hundreds of thousands of people with educational sessions, world-class entertainers and informative exhibit halls from the first event in 2001 to the last Life@50+, held in Miami, Florida, in May. Starting in 2016, AARP will showcase member value at local and regional events.

MEMBER BENEFITS: Valued Offerings

- AARP led the way in the marketplace by influencing third-party providers to offer new and better choices for our members and 50-plus Americans, such as market-leading Medicare supplemental insurance and life insurance plans that merit AARP’s endorsement.

- New member benefits included home warranty protection, discounts on phone and data plans, investment services and home delivery of doctor-designed, chef-prepared meals.

- Under development for 2016: A suite of products and services that allow people to remain at home as they age.
SOCIAL IMPACT: Fostering Positive Change through Films

- *Caring for Mom and Dad*, a PBS documentary sponsored by AARP and Pfizer, was featured during the Movies for Grownups Festival at AARP’s Life@50+ event in Miami, Florida. The film profiled people trying to juggle their personal lives with care for aging parents.

- A trailer about how to prevent financial scams was shown to audiences attending AARP-sponsored screenings of *Star Wars: The Force Awakens* at select Regal Theaters in December.

- More than $100,000 was contributed to the charitable AARP Foundation from the Movies for Grownups awards gala held in Los Angeles in February. A-list attendees included Kevin Costner, Julianne Moore and Jeremy Irons.

**Movies with a Message**

Nearly 7,000 people learned about living with and caring for someone with Alzheimer’s disease during screenings of the poignant film *Still Alice*, starring Oscar-winner Julianne Moore. The events were presented free of charge in 42 cities by AARP’s Movies for Grownups program in conjunction with Sony Pictures Classics and Sony Pictures Home Entertainment.

Each screening began with a brief overview of AARP’s “I Heart Caregiving” initiative and an invitation for audience members to share their stories. After the film, information and resources for family caregivers were highlighted during a panel discussion.

Many participants said they enjoyed not only the film but also the opportunity to meet others facing similar caregiving challenges.

During “National Caregivers Month” in November, AARP’s I Heart Caregivers initiative and Movies for Grownups program held free screenings of *The Theory of Everything*. It told the story of astrophysicist Stephen Hawking and his wife, Jane. Hawking has ALS, a progressive disease that affects nerve cells in the brain and the spinal cord.
Book Lovers, Unite!

More than a dozen titles published by AARP Books in 2015 helped equip people 50-plus to live their best life and achieve real possibilities. The 2nd edition of AARP’s *Medicare for Dummies* became a best-seller, reaching #1 on Amazon’s “Top Movers and Shakers” list. The update to AARP’s *Social Security for Dummies* zoomed to #2 on Amazon’s list of Social Security and retirement-planning books.

AARP, a Charter Sponsor of National Book Festival

Approximately 10,000 readers of all ages visited AARP’s vast exhibit during the 15th annual National Book Festival, held in September by the Library of Congress. They enjoyed the children’s reading corner, book signings by AARP authors, hands-on technology help from AARP TEK staff members and previewed the themes in Disrupt Aging, a forthcoming book by AARP CEO Jo Ann Jenkins.
Disrupt Aging

Far too often, the word “aging” triggers thoughts of decline, challenges and loss. But the truth is, the way we age is changing. People over 50 are starting new businesses, falling in love, traveling, taking classes and volunteering. They are *living*, not aging.
Through her rallying cry to “disrupt aging,” AARP CEO Jo Ann Jenkins began changing the conversation about what it means to grow older in America.

It was sparked by a strong audience response to Jenkins’ keynote at AARP’s Ideas@50+ event in San Diego, California, in October 2014. To foster a nationwide discussion, Jenkins will publish her first book in April 2016, titled *Disrupt Aging: A Bold New Path for Living Your Best Life at Every Age*.

Similarly, strengthening connections between the generations was a frequent message of AARP President Jeannine English. At Stony Brook University in New York, she said, “We have a shared interest in living productive lives, lives of meaning and dignity.”

**SOCIAL IMPACT: Busting Stereotypes about Aging**

- Five “Fearless at 50” videos celebrating real people living in bold and unexpected ways were posted on AARP’s YouTube channel.

- More than 5,000 participants heard influential gerontologist Bill Thomas, M.D., challenge stereotypes of aging during his entertaining 30-city Age of Disruption Tour, co-sponsored by AARP.

- After wowing a panel of celebrity judges with her big voice, a petite 53-year-old house cleaner—Janet Hines-Norris of Indiana—won the 2015 Superstar contest during AARP’s Life@50+ event in Miami.

VIDEO: “Badass Pilot Flies His Own Fighter Jet,” became the first AARP video to win more than 1.7 million views on YouTube.
The 2015 White House Conference on Aging, held on July 13, addressed policies that will influence the lives of older Americans for the next 10 years. It highlighted four key issues: ensuring retirement security; promoting healthy aging; providing long-term services and supports; and protecting older Americans from financial exploitation, abuse, and neglect.

AARP co-sponsored the five regional forums that led up to it, with co-planning support from the Leadership Council of Aging Organizations. Those forums were held in Tampa, Florida; Phoenix, Arizona; Seattle, Washington; Cleveland, Ohio; and Boston, Massachusetts. These discussions helped shape the national conference in July.

During her talk on “Disrupt Aging” at the White House, AARP CEO Jo Ann Jenkins said the conference “opens the door to creating innovative solutions that make life better for all people as they age and for building innovative systems that serve the wants and needs of a new generation of Americans.”

Echoes of Original 1961 Conference
Bernie Nash, AARP’s first executive director, was a 38-year-old delegate to the original White House Conference on Aging, held in 1961. At nearly 93, he kicked off the 2015 event with forward-looking remarks: “The future is with us in this room, and we are going to be a strategic part of it...We can provide opportunities for the seniors who are yet to come: our children, our grandchildren, and great-grandchildren.”

Watch Parties Held
Around the country, thousands of people gathered to watch the conference. Many used the Twitter hashtag #WHCOA to light up social media with nearly 38,000 tweets. At an AARP gathering in Ohio, for example, participants posted notes explaining why getting older is getting better.
FOSTERING INNOVATION

Our members are disrupting aging in a variety of ways, and so are we—building on AARP’s strong legacy of innovative thinking and positive social change.

New Funds Spark Innovation

Creative, sustainable approaches to meeting people’s needs as they grow older took a big step forward with the October launch of the AARP Innovation Fund, a joint initiative of AARP and J.P. Morgan Asset Management.

With approximately $40 million in assets, the first-of-its-kind AARP Innovation Fund enables AARP to begin sparking market-driven solutions focused on three health issues:

> Aging at home, such as through home-sensor activity tracking or mobility assistance;
> Convenient access to health services that enable consumers 50-plus to adopt positive health behaviors; and
> Preventive health care, including diet and nutrition, fitness apps and brain health.

Similarly, AARP Foundation, a charitable affiliate of AARP, launched a social investment initiative called Age Strong that will invest $70 million in organizations and programs that provide critical support for struggling older adults. Likely borrowers of investment capital from Age Strong include community health centers, senior living facilities and grocery stores that offer fresh nutritious foods in underserved areas.

SOCIAL IMPACT: Solutions for People as They Age

> Project Catalyst—a research initiative by AARP, Pfizer and UnitedHealthcare—encouraged entrepreneurs and designers to create inviting, easy-to-use products for people 50-plus. First up: consumers tested activity and sleep monitors.

> For the fourth year, start-ups in the “50 and over” health tech sector shared their product ideas with venture capitalists and thousands of members during AARP’s Health Innovation@50+ LivePitch event, held in Miami, Florida.

> AARP’s new Innovation Lab in Washington, D.C., provided working space for start-ups and others interested in new ways to meet the needs of people as they age.
THE ALL-VOLUNTEER Board of Directors

The 21-member volunteer Board of Directors is the governing body of AARP. The board approves all policies, programs, activities and services for the Association’s nearly 38 million members.
BOARD OFFICERS

Carol Raphael (Board Chair).
Carol Raphael served as president and chief executive officer of the Visiting Nurse Service of New York (VNSNY), the largest nonprofit home health organization in the United States from 1989 to 2011. Prior to joining VNSNY, Ms. Raphael held executive positions at Mt. Sinai Medical Center and in New York City government. In 2013, Ms. Raphael was appointed by President Obama to the Bipartisan Commission on Long-Term Care. In 2012, Ms. Raphael was an Advanced Leadership Fellow at Harvard University. Ms. Raphael is a nationally recognized leader in health policy. She served on numerous commissions including the Medicare Payment Advisory Commission (MedPAC) and several Institute of Medicine Committees. She is chair of the New York eHealth Collaborative and the Long-Term Quality Alliance. Ms. Raphael is a member of the National Quality Forum Measurement Applications Partnership Coordinating Committee and chairs its Post-Acute, Long Term Care and Hospice Workgroup. She serves on numerous Boards in health care, education and human services. She is a member of the New York City Age-Friendly Commission and edited the book, Home Based Care for a New Century.

Ronald E. Daly, Sr. (Board Vice Chair).
Ronald E. Daly Sr., MBA, of Olympia Fields, Illinois, spent 38 years at the RR Donnelley Company, beginning as a factory worker and advancing to the level of president of its largest unit. After retiring from RR Donnelley, he served as president and CEO of Oce’ USA Holdings and was a member of the board of directors of the parent company, Oce’ N.V. of the Netherlands, until 2004. He serves on the board of U.S. Cellular and formerly served on the boards of Loyola University of Chicago, Executive Service Corps of Chicago, the Chicago Symphony Orchestra, Metropolis Strategies and SuperValu.

Joan R. Ruff (Secretary/Treasurer).
Joan Ruff, J.D., MBA, is an executive, human resources consultant and attorney from Mission Woods, Kansas. After more than 10 years as a tax attorney, she joined William M. Mercer Inc., where she consulted on employee benefits and compensation. She then held executive management positions at Zurich Financial Services and H&R Block. Her leadership on numerous nonprofit boards and committees includes service as chair of the Mid-Continent Girl Scouts’ Human Resources and Capital Campaign committees. She has also contributed expertise to Habitat for Humanity and the Kansas City Red Cross.

NATIONAL OFFICERS

Jeannine English (President).
Jeannine English, CPA, MBA, of Sacramento, California, assumed the office of AARP president in June 2014. She has been a member of the AARP Board of Directors since 2010 and a national officer of AARP since 2012. Previously, she chaired the AARP National Policy Council and served as president of AARP California. She was a founding partner of a government relations and legislative advocacy firm in California, where she represented a broad spectrum of clients, including AARP. Prior, she served as the executive director for the bipartisan Commission on California State Government Organization and Economy, commonly referred to as the Little Hoover Commission. She was the campaign committee president for the successful California Redistricting Commission Initiative and co-chair of the California Open Primary Initiative.

Eric J. Schneidewind (President-Elect).
Eric Schneidewind, from Lansing, Michigan, is a retired attorney and of counsel to the Varnum LLP law firm, where he specializes in energy law. As a public servant, he was chair of the Michigan Public Service Commission, deputy director of policy and consumer protection for the Michigan Insurance Bureau and attorney for the Michigan State Housing Authority. His volunteer roles include service as state president of AARP Michigan, secretary for the Great Lakes Renewable Energy Association and more than 20 years of volunteering at homeless shelters.
Gretchen M. Dahlen. Gretchen Dahlen is a health care executive and consumer advocate from Verona, Wisconsin. She is currently the president and senior consultant of the Dahlen Company LLC. Her professional career includes positions as interim president and CEO of the South Dakota Association of Healthcare Organizations, Mayo Clinic Health System chief administrative officer for Winneshiek Medical Center, executive director of North Woods Community Health Center, president and CEO of Meriter Health Enterprises, administrator and chief executive officer of Sanford Hospital and Nursing Home, and assistant administrator of Metropolitan Hospital and Health Centers. She developed and founded ConsumerHealthRatings.com, a free public service guide to online ratings of health care costs and quality for consumers.

Beth Ellard. Beth Ellard, MBA, of New York, is executive vice president of media, overseeing the media function for the Ad Council and securing more than $1.5 billion in donated media support annually for the organization’s 50 national public service campaigns. To this end, she is chiefly responsible for the Ad Council’s relationships with over 200 U.S. media companies, across all platforms, as well as the top 20 U.S. media agencies. She also oversees media marketing and distribution, media measurement and analytics, and creative services. She has also held positions at several top media companies, including NBCU/Comcast, Hearst, Disney and Time Inc., with significant experience in brand development, revenue diversification and digital transformation.

Annette Franqui. Annette Franqui, of Miami, Florida, 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 systemwide sales and number of restaurants. She has a bachelor’s degree in economics from the Wharton School of the University of Pennsylvania and an MBA from Stanford University’s Graduate School of Business.

Catherine Alicia Georges. Catherine Alicia Georges, EdD, RN, FAAN, of the Bronx, New York, is professor and chair of the Department of Nursing at Lehman College and the Graduate Center of the City University of New York. She is president of the National Black Nurses Foundation. Previously, she was a staff nurse, team leader, supervisor and district manager for the Visiting Nurse Service of New York.

Jewell D. Hoover. Jewell D. Hoover is a former bank regulator from Charlotte, North Carolina. Now the president of Hoover and Associates LLC, a bank consulting firm, she worked for 28 years as a bank regulator and senior spokeswoman with the U.S. Office of the Comptroller of the Currency. Previously, she taught in the West Virginia and Baltimore City public schools. She began her working life as a clerk typist for the U.S. Coast Guard. She serves on the boards of Fifth Third Bancorp and Foundation for the Carolinas.

Lloyd Johnson. Lloyd Johnson, MBA, of Charlotte, North Carolina, is managing director and global chief audit executive with Accenture. He has more than 25 years’ experience in auditing, finance, accounting, mergers and acquisitions, divestitures, and risk management with large corporations. Prior to Accenture, his career experience includes senior finance positions with automobile electronics and components maker Delphi, Emerson Electric and Sara Lee Corporation. He began his...
career as an accountant at Coopers & Lybrand, CPAs. He serves on the volunteer board at the United Way of Central Carolinas, where he chairs the audit committee and sits on the finance and executive committees. He also serves as a member of the Blumenthal Performing Arts Board of Trustees, where he chairs the governance committee and sits on the executive committee.

**Timothy M. Kelly.** Tim Kelly is a retired newspaper executive from Lexington, Kentucky. He retired in 2011 as president and publisher of the Lexington Herald-Leader, a position he held for nearly 15 years. Before that, he held key news and editorial management positions in several top newspaper companies. Following his retirement, he became senior adviser to the CEO of Volar Video Inc. (formerly iHigh.com), a video website for youth activities. He is also a consultant for Youngs, Walker & Company, a Chicago executive search firm that specializes in media. He served three terms on the board of the YMCA of the U.S.A. and has been involved in two dozen civic and charitable organizations.

**Doris Koo.** Doris Koo, MSW, of Seattle, Washington, retired from a 13-year career with Enterprise Community Partners, a leading national nonprofit specializing in affordable housing advocacy and development, having served in a variety of executive roles, including that of president and CEO. Earlier, she spent seven years with the Seattle Housing Authority, leading efforts to build or preserve affordable housing units, overseeing bond financing, and asset and portfolio management, and serving as director of development. She founded and led, as executive director, Asian Americans for Equality, taking it from an all-volunteer organization to the biggest owner and developer of low-income housing in New York City’s Chinatown and Lower East Side neighborhoods.

**Neal Lane.** Neal Lane, MSW, of Niskayuna, New York, has been an AARP volunteer since 2007. Prior to joining the AARP Board in 2014, he served as AARP New York State President and chaired the AARP New York Executive Council. In 2015, he retired as a partner and analyst with consultancy Optimum Partners, working on projects including care systems for HIV/AIDS; dental systems for high-risk and low-income children; helping communities and schools with troubling behavior of youth; and long-term care systems, especially those for older persons and young people with disabilities. He was previously director of the New York State Office for the Aging from 2005-2007, and executive deputy director before that. In 2005, he led the New York state delegation to the White House Conference on Aging.

**Barbara O’Connor.** Barbara O’Connor, Ph.D., is a communications professor from Sacramento, California. She is an emeritus professor of communications and emeritus director of the Institute for the Study of Politics and Media at California State University. She serves as a director and officer of the California Emerging Technology Fund. She has served as chair and founding board member of the Alliance for Public Technology, chair of the California Public Broadcasting Commission and is the founder of the Capital Public Radio network. She is a nationally recognized expert in the fields of political communication, and telecommunications policy and applications. She has served as an expert communications and technology consultant for the U.S. Congress; FCC; California government, including the California Public Utilities Commission; press and media entities, as well as many corporations. As a professor of communications, she has received many prestigious awards and honors, including distinguished professor and technology leadership awards.

**John C. Penn.** Jack Penn, MBA, divides his time between Scottsdale, Arizona, and Spring Green, Wisconsin. He is chairman of Northcott Hospitality, based in Chanhassen, Minnesota. He is also a consultant for Youngs, Walker & Company, a Chicago executive search firm that specializes in media. He served three terms on the board of the YMCA of the U.S.A. and has been involved in two dozen civic and charitable organizations.
Optical Co., CEO of Arctic Enterprises and a consultant with Arthur Andersen and Co. His volunteer work includes chairman of the Evangelical Lutheran Good Samaritan Society.

Janet E. Porter. Janet E. Porter, Ph.D., of Hilton Head, South Carolina, has 35 years of experience as a hospital administrator, teacher, association executive, consultant, public health leader and patient advocate. She joined Stroudwater Associates in 2012 and serves as a part-time strategy and operational consultant to academic medical centers, specialty hospitals, physician practices, pharmaceutical companies and national associations. Previously, she managed large health care facilities, including the Dana-Farber Cancer Institute, where she was chief operating officer from 2006-2012. She has served on several nonprofit community, state and national boards.

Diane Pratt. Diane Pratt, M.C.R.P., of Washington, D.C., is president and CEO of DP Consultants Inc., a government and public affairs management firm. She previously served as staff director for the District of Columbia Office of the Deputy Mayor for Economic Development; special assistant for special projects, D.C. Office of the Deputy Mayor for Economic Development; economic development specialist, Center for Community Change; and city planner for the Chicago Department of Planning, City and Community Development. She serves on the board of the Henry C. Gregory III Family Life Center Foundation.

Libby Sartain. Libby Sartain, MBA, of Bastrop, Texas, is an independent advisor, working with companies on human resource issues. With more than 30 years of experience in human resources, she is also an author and frequent speaker, using her HR leadership and management experience at companies in technology, transportation and manufacturing. She led human resources at Yahoo! and at Southwest Airlines during transformative periods. Both companies were among Fortune magazine’s “Best Places to Work” during her tenure. She is the former board chair of the Society for Human Resource Management and is on the board of Manpower Group.

Fernando Torres-Gil. Fernando Torres-Gil, Ph.D., MSW, of Los Angeles, California, is a professor of social welfare and public policy, and director of the Center for Policy Research at UCLA. Previously, he chaired the Ph.D. in gerontology program at the Ethel Percy Andrus Gerontology Center at the University of Southern California, where he remains an adjunct professor. As a public servant, he was assistant secretary for aging at the U.S. Department of Health and Human Services and staff director for the U.S. House Select Committee on Aging. Currently, he serves as co-chair of the Institute of Medicine/National Research Council Forum on Aging, Disability and Independence. He is a former White House Fellow and has received three presidential appointments.

Edward A. Watson. Ed Watson 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, he served in the U.S. Army. He is 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 work includes raising scholarship funds for Nevadans attending the University of Nebraska.
2015 AARP Executive Team

Jo Ann Jenkins
Chief Executive Officer

Martha M. Boudreau
Executive Vice President & Chief Communications and Marketing Officer

Hollis “Terry” Bradwell III
Executive Vice President & Chief Enterprise Strategy and Innovation Officer

Kevin Donnellan
Executive Vice President & Chief of Staff

Lawrence Flanagan
President & CEO
AARP Services, Inc.

Scott Frisch
Executive Vice President & Chief Operating Officer

Nancy LeaMond
Executive Vice President & Chief Advocacy and Engagement Officer

Cindy Lewin
Executive Vice President & General Counsel

Emilio Pardo
Executive Vice President & President, Life Reimagined

Lisa Marsh Ryerson
President, AARP Foundation

Nancy M. Smith
Corporate Secretary & Chief Integration Officer

Debra Whitman
Executive Vice President & Chief Public Policy Officer
Summary of 2015 AARP Consolidated Financial Statements

The following summary of financial information is derived from the audited consolidated financial statements of activities and financial position of AARP and its affiliates for the year ending December 31, 2015.

OPERATING REVENUE:
AARP’s consolidated operating revenues in 2015 were slightly higher than they were in 2014. Year-end operating revenues in 2015 were $1.54 billion, as compared with $1.49 billion in 2014. The biggest driver for this increase resulted from increased royalties.

EXPENSES:
AARP’s consolidated operating expenses for 2015 increased slightly from 2014. Year-end operating expenses in 2015 were $1.50 billion, as compared to $1.47 billion in 2014. These expenditures covered a wide range of initiatives, including trustworthy publications; advocacy, information and services on health security, financial resilience and personal fulfillment; Drive to End Hunger (a multiyear nationwide campaign to alleviate hunger), and Life Reimagined (which helps people navigate and adapt to a new life stage).

Other non-operating activities included items such as investment activity and post-retirement activity, as shown in our audited financial statements.

At year’s end, AARP’s consolidated statement of financial position (balance sheet) reflected total assets of nearly $3.7 billion, enabling the Association to remain well-positioned to advance its mission of helping people 50-plus improve the quality of their lives.

NOTE: The complete AARP 2015 Consolidated Financial Statements with Independent Auditor’s Report is available at www.aarp.org/about-aarp/annual-reports/.
ABOUT US

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million that helps people turn their goals and dreams into ‘Real Possibilities’ by changing the way America defines aging. With staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and promote the issues that matter most to families such as healthcare security, financial security and personal fulfillment. AARP also advocates for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name. As a trusted source for news and information, AARP produces the world’s largest circulation magazine, AARP The Magazine and AARP Bulletin. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. To learn more, visit www.aarp.org or follow @aarp and our CEO @JoAnn_Jenkins on Twitter.