AARP has a powerful local impact, thanks to a nationwide army of dedicated volunteers, 53 state offices and an enhanced presence in more than 100 communities. We strive to ensure that everyone 50-plus lives in vibrant, supportive communities where they can thrive.

This report highlights the stories of real people making a difference with—and through—AARP.
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Disrupt Aging is not about aging, or adding years to the end of our lives—it’s about living.
The movement we launched last year to Disrupt Aging gained momentum in 2017. We made great strides in challenging outdated stereotypes and attitudes and sparking new solutions to empower more people to choose how they live as they age—especially in the areas of health, wealth and self.

We seek to serve as everyday innovators in aging. For example, AARP’s Innovation Labs form a hub for collaboration with entrepreneurs and leading technology companies. They team with our staff to develop, design and test new solutions to help people lead more healthy lives, care for themselves and loved ones, plan and save for the future and make communities more livable.

To learn and share best practices with other countries, we also took Disrupt Aging global, addressing the World Economic Forum in Davos, Switzerland, the International Association of Gerontology and Geriatrics World Congress, and the Organisation for Economic Cooperation and Development (OECD). At OECD, we presented findings of the AARP Aging Readiness and Competitiveness Report, which analyzed the preparedness of the U.S. and 11 other nations to address the aging of their populations.

We furthered AARP’s reputation as an outstanding employer by offering employees two weeks of paid caregiving leave on top of normal leave and introducing a new employee benefit—Managing Cancer at Work. Due in part to these innovative programs, AARP ranked second on the list of the Best Nonprofits to Work For and among the Top 50 Companies for Multicultural Inclusion.

As we prepare to celebrate AARP’s 60th birthday, we continue to grow our founder’s legacy of social change while building on our accomplishments to empower people to choose how they live as they age.
Letter from the Board Chair

Members of your all-volunteer AARP Board of Directors share a sense of urgency in delivering solutions that work for you and your family. In 2017, we focused intently on the long-term issues and trends facing America’s growing and diverse population of those 50-plus. With these insights, we then refreshed the strategic plan that guides AARP’s advocacy, programs, consumer information, charitable initiatives and market-leading branded products and services.

Our social-impact priorities include helping people find jobs that tap into their experience, savings and planning initiatives, tools for healthy living, support for family caregivers and communities where people of all ages can live and thrive.

The board undertook an in-depth review of how we are structured and how we operate, so we can become even more nimble in anticipating and meeting the diverse needs of those 50-plus, their families and communities. Meanwhile, we continued to ensure the financial strength of AARP, while directing necessary resources to deliver on our social mission.

Our ability to serve millions of people is made possible not only by a talented staff, but also through nearly 60,000 dedicated volunteers whose skills and energy greatly expand AARP’s reach. We are thankful for their commitment to making a difference in the lives of so many people in 2017, and feel confident that their efforts will make an even greater impact in 2018.
Letter from the President

It was a great honor for me to become AARP’s President in June 2016. The best part about serving as our association’s principal national volunteer spokesperson is meeting and talking with many people, including AARP members and volunteers, around the country.

Some of the most memorable times were with AARP volunteers, who are so dedicated to empowering others. Our two largest volunteer-led programs continued to make a positive impact nationwide. Tax returns for 2.5 million individuals were filed free of charge, thanks to 35,000 IRS-certified volunteers with AARP Foundation Tax-Aide. And more than 500,000 people learned safe-driving skills through the efforts of AARP Driver Safety volunteers.

People who have been victims of financial scams have turned the tables and joined forces with the AARP Fraud Watch Network, which arms Americans with tools to protect themselves and their families.

At the state level, more than 38 million family caregivers will be affected by our advocacy wins, making it easier for them to care for loved ones. In Congress, the collective voices of AARP members protected Medicare, Medicaid and Social Security from harmful cuts.

And more than 31,000 young children learned to read better, thanks to efforts of AARP Foundation Experience Corps tutors throughout the full school year.

AARP is unique in its ability to anticipate and meet the needs of people 50-plus. It’s an honor to be part of it.

ERIC SCHNEIDEWIND
AARP President
Health Care

We seek an America where individuals 50-plus have access to care, information and services to lead healthier lives.
Persuading Congress to Protect Health Care

Strong grassroots advocacy by AARP members played a major role in persuading Congress not to increase health insurance costs for older Americans, weaken Medicare, erode seniors’ ability to live independently or give sweetheart deals to drug companies without lowering the costs of prescription drugs.

Early in 2017, AARP joined with major organizations representing doctors, hospitals and persons with chronic diseases in urging Congress to “Protect Patients First” instead of gutting the Affordable Care Act. The approximately 300,000 phone calls and roughly 1.4 million letters and emails generated by AARP were loud and clear.

One of AARP’s concerns was the proposed “age tax,” which would allow insurers to charge older Americans significantly more for health insurance than they currently do. Similarly, AARP pushed back against Congressional efforts to carve $880 billion from Medicaid, the health program for millions of people with limited incomes.

AARP leaders urged Congress to instead focus on bipartisan solutions to increase coverage and improve health care.

Late in the year, members of AARP, other aging advocates and health organizations convinced Congress to drop from a major tax bill an effort to reduce the medical expense deduction.

SOCIAL IMPACT: Prescription Drugs

> The skyrocketing cost of prescription drugs was explored in-depth in the May AARP Bulletin.

> The opioid epidemic’s harsh impact on people over 50 — as victims, and as parents and grandparents of addicts — was the cover story in the June AARP Bulletin. The special report also included searing profiles of older opioid addicts and explored the U.S. regions most affected by the opioid epidemic.

> **Viral video:** Cancer patient Heather Block told AARP that her biggest fear is running out of money for medications before she runs out of time. Her [video](#) plea to Congress to stop price-gouging by drug manufacturers was viewed more than 1.3 million times on Facebook.
Advocating for Family Caregivers

Maryann Filippello knows all too well the challenges of preparing to bring her husband, Frank, home from one of his frequent hospital stays. “Sometimes I will see a doctor who will explain everything. But sometimes the hospital wants to get him out. On a medical level, they give you the bare necessities,” said the Pennsylvania resident. “It’s not easy for anyone to grasp, especially when your loved one can’t walk or talk.”

Caregivers in Pennsylvania, Kansas, Kentucky, Montana and Rhode Island stand to benefit from passage of the AARP-backed CARE Act in 2017. This important law supports family caregivers when a loved one enters the hospital and transitions home.

In all, more than 38 million family caregivers will be affected by AARP’s state advocacy wins, which include the CARE Act, nursing reforms and prevention of funding cuts to home- and community-based services that enable people to remain independent at home.

Another victory: AARP’s years of effort to build bipartisan support for a national strategy to support family caregivers bore fruit when Congress passed the RAISE (Recognize, Assist, Include, Support and Engage) Family Caregivers Act. This law also established an advisory body that will recommend how communities, health providers, governments and others can make family caregivers’ tasks easier.

SOCIAL IMPACT: Supporting Caregivers

> Helping employees who juggle work with caregiving was the focus of a toolkit distributed to employers by AARP and the Northeast Business Group on Health.

> Instructional videos developed by the AARP Public Policy Institute (PPI) helped family caregivers deal with tasks such as giving shots and helping a person with disabilities to move around safely.

> Outreach to Hispanic/Latino caregivers included “Cada Paso Del Camino” (“Every Step of the Way”), which reached nearly 18 million people via AARP’s En Español Facebook page.
Promoting Healthy Lifestyles

“Move it or lose it” was the motto of Emily and Rudy Cooper (at far right in photo) when joining an intergenerational flash mob held by AARP Michigan near Lake St. Clair. Other participants who shook up stereotypes about older persons’ fitness included an 81-year-old weight lifter and a 65-year-old belly dancer. (See the dance video here.)

Members’ interest in better health prompted AARP to elevate healthy living as a new strategic priority in 2017. Our goal is to empower people 50-plus to adopt the five pillars of good health: nourish, move, sleep/relax, connect and discover.

Since brain health is a top priority for so many people over 50, a host of resources included in-depth articles in the December *AARP Bulletin* and a science-based health assessment on the Staying Sharp website.

Throughout the year, *AARP The Magazine* featured articles on medical tests to avoid, tips for getting the most from doctors’ visits and the best foods for certain health benefits.

To help people reconnect with the people and things they love, a bipartisan federal law passed with AARP’s support will result in more affordable hearing aids. New over-the-counter hearing aids might cost as little as $500, compared to $2,400 per ear for prescribed devices.

SOCIAL IMPACT: Healthy Living

- AARP teamed up with the YMCA in 10 cities to promote healthy lifestyles, such as walking clubs or diabetes awareness classes. In Houston, Texas, for example, participants in two adult summer camps enjoyed canoeing, horseback riding and even zip lining (at right), while receiving information about healthy lifestyles.

- Did you know that some foods and medications work against each other? A new AARP book, *Don’t Eat This if You’re Taking That*, provided practical guidance.
Financial Resilience

We seek an America where individuals 50-plus have the financial resources and opportunities to match their longer lifespans.
Boosting Savings at Work

Rob Cooley (at far right) knows that keeping his 40 employees happy is crucial to the long-term success of his two Apple Annie’s Bake Shops in North Carolina. But it’s too expensive for him and for other small-business owners to set up a retirement plan for their workers, he said.

“Having the ability to participate in a state-sponsored, pretax retirement plan is an important step to ensure our incredible employees are able to save for the long term,” Cooley noted.

A secure retirement is out of reach for millions of Americans, especially those who work for themselves or for small businesses.

Public opinion polls conducted by AARP revealed that most people 50-plus support states’ creation of a professionally managed savings plan.

Oregon became the first state to implement an AARP-backed program making it easier for workers to grow retirement savings and take control of their futures. The “work and save” law provides employees with a simple way to offer workplace savings options. It enables workers to take their savings accounts from job to job. In addition to Oregon, six states have passed (but not yet put in place) “work and save” laws.

SOCIAL IMPACT: Building Security through Work

- More than 1 million people checked out the new online AARP Job Board, which connects job seekers age 50-plus with potential employers and offers employment opportunities for which users can apply.
- Local AARP offices held hundreds of workshops to help experienced adults improve their networking and job-interview skills. In addition, AARP’s online Job Search in the Digital Age workshop helped experienced workers stand out, such as by leveraging social media.
- To help vulnerable adults gain skills to build financial security, AARP Foundation funded a report by the nonprofit Urban Institute which assessed modest-wage occupations that hold the greatest potential for low-income people 50-plus.
Fighting Fraud

Four years ago, Phyllis Soffer (far left in green) noticed $2,900 in unauthorized charges on her credit card. “I hadn’t even taken my credit card out of my wallet,” she said.

Later, the New Jersey resident said, “My husband got a call, supposedly from the credit card issued by his bank. They said something was wrong with his card and they could fix it if he confirmed the card number and the expiration date.”

Her husband hung up immediately, headed to the bank and confirmed that it wasn’t a legitimate call.

Such experiences motivated Soffer to volunteer for the AARP Fraud Watch Network, helping others learn how to avoid scams and identity theft.

Launched in 2013, the AARP Fraud Watch Network is a nationwide effort to empower consumers to protect themselves from fraud and scams. Tools include a fraud tracking map, emailed alerts and updates on the latest scams, and a toll-free help line (877-908-3360) where people can get advice if they suspect a scam, and guidance on what to do if they have been victimized.

SOCIAL IMPACT: Arming Consumers with Information

- AARP Fraud Watch Network social content helped over 36 million people learn how to protect themselves from scams, such as how to spot charity scams related to Hurricane Harvey.
- Volunteers at our network’s toll-free helpline fielded over 17,000 calls about fraud and scams, assisted callers and directed them to appropriate resources.
- AARP’s local offices conducted nearly 1,600 fraud-fighting events, such as free shredding of personal financial documents.
Helping People Ace Their Retirement

A few years ago, Deborah Waite was not fretting about retirement. She and her husband had good jobs in upstate New York, saved through his 401(k) and looked forward to traveling. Then, within a couple of years, their marriage fell apart and Waite fractured her pelvis in an accident.

“Now I’m not sure I’m going to retire and have enough money to live like I want to,” said Waite, 55, who hopes to retire at 67.

She isn’t alone. Surveys by AARP show saving enough for retirement is a significant problem, given the burdens of utilities, housing, medical care, transportation, food and other needs.

In July, the “Ace Your Retirement” public service campaign launched by AARP and the nonprofit Ad Council began helping people in their 40s and 50s take small steps to control their financial futures and get the most from their retirement savings.

The campaign’s upbeat ads celebrated ordinary people’s financial successes, such as saving for college or a home, and encouraged them to be just as savvy when saving for retirement. More than 190,000 people visited the website (AceYourRetirement.org) to interact with AvoSM, a digital retirement coach who offered customized tips for getting savings on track.

SOCIAL IMPACT: Financial Resilience

- AARP fought to retain federal investor-protection rules that would require advisors who handle Individual Retirement Accounts and 401(k) plans to put consumers’ financial interests ahead of their own.

- The AARP BankSafe program worked with coalitions in 12 states to develop a training platform for bank employees, focused on preventing financial exploitation of older Americans.

- AARP’s charitable Legal Counsel for the Elderly helped more vulnerable seniors in Washington, D.C., than ever before, handling over 6,500 cases, such as stopping home foreclosures and representing seniors victimized by scams.

2 in 5 households headed by Americans age 55-64 have no assets saved for retirement.
Personal Fulfillment

We seek an America where 50-plus individuals are seen as an integral and inspirational asset to society.
Boosting Age-Friendly Communities

Children and adults romped through Tattnall Square Park in Macon, Georgia, when Jim Abu-Staiti was a child. Now 71, the retired critical care nurse and AARP volunteer once again enjoys the vibrant company of others in the 16-acre park, thanks in part to progress made by Macon-Bibb County’s collaboration with AARP.

In 2012, Macon-Bibb became the first U.S. community to join the AARP Network of Age-Friendly Communities. Community improvements include pop-up lanes around town that accommodate bikes and motorized wheelchairs, and increased street lighting that creates a safer environment.

Such achievements reflect the input and cooperation of partners including AARP, business leaders, local officials and community groups.

More than 30 million Americans reside in the 200 communities that are making positive changes in transportation, housing and community services through AARP’s Age-Friendly Network.

In December, New York was designated the first age-friendly state in the nation by AARP and the World Health Organization.

Financial Resilience

- More than 500,000 drivers of all ages stayed mobile and independent by completing AARP's Smart Driver course, which is offered both in volunteer-led classroom programs and online. Another 2,000 people completed SmartDriver TEK workshops, which help drivers understand the latest vehicle-safety technology.

- Quick-action grants from AARP improved the quality of life in 89 communities. Winning projects included creation of temporary parks and murals and development of intergenerational playgrounds.

- AARP research revealed residents’ views of livability in 14 U.S. communities, from Albany County, New York, to Seattle, Washington. The local surveys revealed the views of people over 50 on mobility, parks, housing options and more.
Innovative home designs that adapt as their owners age were showcased in “Making Room: Housing for a Changing America” at the National Building Museum, with partial funding support from the charitable AARP Foundation. The exhibit runs through January 2019.

AARP’s Livable Communities National Conference drew more than 400 state and local officials, policy makers and community leaders to Dallas to share ideas, best practices and solutions for making towns, cities and communities more livable for people of all ages.

AARP advanced efforts to help LBGT older adults find affordable and welcoming senior housing.

Showcasing Homes for a Lifetime

Army veteran Walter Moody, 55, is one of the few Americans who now has a home to suit his needs as he ages. He was surprised when presented with the key to a home in suburban Memphis, Tennessee, that was remodeled as part of an effort by AARP, AARP Foundation, Home Matters, the Wells Fargo Housing Foundation and the Home Depot Foundation to showcase how a home could be redesigned for all ages.

Architects and designers competed in a challenge to create an attractive, adaptable and affordable home design. The winning design, by IBI Group/Gruzen Samton, was incorporated into the Memphis house. Moody was chosen from a pool of qualified veterans to take ownership of it. He had been living in a walk-up apartment and needed a place that could accommodate his 77-year-old mother, who uses a wheelchair and a walker. His new house has wide doorways, movable walls, no-step entries, a curbless shower and raised flower beds.

“We view housing as the linchpin of well-being. It’s what drives our support for innovative designs that reshape the future of housing,” said Lisa Marsh Ryerson, president of AARP Foundation. “We wanted to come up with a home that would stand the test of time for independent living.”
Volunteering: America in Action

With a lifetime of wisdom and know-how, a small army of nearly 60,000 AARP volunteers serve communities nationwide, in Puerto Rico and the U.S. Virgin Islands. In 2017, for the first time, nearly half of the informative and uplifting workshops, events and programs offered by AARP at the local level were led by volunteers.

Our dedicated volunteers embody the AARP motto, “To serve, not to be served.”

**DRIVER SAFETY**
Nancy Kinnear of Collierville, Tennessee, is one of more than 500,000 people who learn about defensive-driving techniques and new vehicle technology each year from AARP Smart Driver courses, which are taught by 4,000 volunteers.

**READING MENTORS**
Shirley Dolland of Minnesota helps kindergarteners and first-graders learn to read as one of 2,000 literacy mentors with AARP Foundation Experience Corps.

**CIVIC ENGAGEMENT**
Mari Okabayashi, of Houston, has advocated for making Houston more walkable, limiting payday lending fees, helping people avoid fraud and opposing utility rate hikes.

**CLEAN-WATER AMBASSADORS**
After murky water flowed through the taps in Flint, Michigan, in 2015, AARP volunteers visited more than 4,000 homes to secure consent forms for replacing city water pipes.
Serving the Most Vulnerable

Life doesn’t always go as planned. We strive to support, protect and uplift people 50-plus, especially when they’re struggling.
Helping 2.5 Million People File Taxes — For Free

Maria Nazzaro says “little victories get me excited” when she completes a tax return — free of charge — for someone in her community in Falmouth, Massachusetts. She is one of the 35,000 IRS-certified volunteers who power AARP Foundation Tax-Aide, the nation’s largest, free volunteer-run tax assistance and preparation program.

An estimated $90,000 in tax preparation fees were saved by the 450 people who worked with AARP Foundation Tax-Aide volunteers at a community center in Falmouth in 2017, Nazzaro said. One grateful client was Caroline Sarchioni, who could no longer afford to hire an accountant to prepare her tax returns after she retired as a public housing manager.

“It was reasonable while I was working, but now it’s too much of a burden,” said Sarchioni. “It’s really been great, especially having them done right here in the community.”

Volunteers do much more than prepare tax returns. Some keep the secure laptop computers and printers up and running, while others manage Tax-Aide at the state and regional levels.

In Massachusetts, Tax-Aide state coordinator John Woods, a former aerospace industry executive, got involved in the program to avoid what he described as “death by daytime TV. This is mentally stimulating.”

SOCIAL IMPACT: Tax-Aide

> 2.5 million older adults received free assistance preparing and filing their tax returns in 2017, thanks to one-to-one assistance from 35,000 IRS-certified volunteers.

> $1.4 billion in income tax refunds is received by Tax-Aide clients annually, along with nearly $220 million in Earned Income Tax Credits for low- to moderate-income working people who seek Tax-Aide’s help.

> Thanks to bilingual volunteers in many areas, Tax-Aide assistance is available in Spanish, Mandarin, French, Hindi, Italian, Russian, Korean and Tagalog.
Digging In to End Senior Hunger

The heartbreaking story of an older woman who had to choose between paying for medicine or food because her monthly Social Security check ran out inspired Indiana farmer Jonathan Lawler to do things differently at his nonprofit Brandywine Creek Farms.

He dedicated 14 of his 77 acres to growing food for older adults who might not be able to afford fresh vegetables and fruit. Limited incomes, unreliable transportation and medical problems make it difficult for people over age 50 to purchase or prepare food on their own.

AARP’s Indiana state office was proud to team with Lawler, who created the AARP Education Garden on his farm to advance two goals: The garden provides nourishing food for vulnerable adults for free or at reduced prices, while also providing opportunities for volunteers of all ages to stay active by planting, tending and harvesting the plants. In September, AARP volunteers and staff harvested 1,800 pounds of tomatoes as part of the association’s annual day of service.

Affordable nutrition is a key goal for Lawler. “A bag of chips is cheaper than a bell pepper. That’s a shame, and it shouldn’t be that way. Hopefully, we can change that,” he told a local TV station.

SOCIAL IMPACT: Fighting Hunger

> Some 4 million meals for struggling older adults across America were packed throughout the year by 7,700 dedicated volunteers organized by AARP Foundation, the affiliated charity of AARP.

> Four-time NASCAR Cup Series champion Jeff Gordon, former driver of the No. 24 Drive to End Hunger Chevrolet SS, joined AARP’s team of experts as the organization’s new Drive to End Hunger Ambassador in February. He was featured in a TV spot during the Daytona 500 that promoted the work of AARP Foundation’s Drive to End Hunger.
Making a Difference for Disaster Victims

Three devastating hurricanes that made landfall in September intensified the struggles that vulnerable older adults were already experiencing. In response, AARP and its largest charitable affiliate, AARP Foundation, created relief funds to aid the victims of Hurricanes Harvey, Irma and Maria.

More than $5.25 million was raised from thousands of generous donors in 2017; this includes $2 million in matching funds from AARP and AARP Foundation to support disaster relief. Working through AARP’s state offices in the affected areas, every cent of the funds was donated to organizations providing relief and recovery support — particularly low-income persons age 50 and older.

For example, AARP Foundation’s Hurricane Harvey Relief Fund raised $3.25 million to help hurricane victims — especially those age 50 and older — in Houston, Southeast Texas and Louisiana.

After Hurricane Maria caused widespread devastation throughout the Caribbean, victims in Puerto Rico and the U.S. Virgin Islands received island-specific funds.

Timely information provided through AARP’s publications and website following these disasters included tips on avoiding home-repair frauds, filing for disaster unemployment assistance, coping with stress and refilling prescriptions for medications.

SOCIAL IMPACT: Van for Veterans’ Honor Guard

Traveling to veterans’ funerals for honorary rifle salutes and flag presentations became difficult after a tornado damaged the van used by members of the Veterans of Foreign Wars Honor Guard Post 7977 in Skiatook, Oklahoma. A $10,000 donation from AARP’s state office helped replace the van. “You served our country. Now, it’s time for AARP Oklahoma to serve you,” said Joe Ann Vermillion, AARP state president.

Photo by Melanie Henry
Trustworthy Information & Member Value

With AARP membership, there’s always more value to discover.
AARP THE MAGAZINE

AARP The Magazine topped People as the nation’s most-read magazine in 2017, notching 10 percent growth in readership since 2015. Each issue of AARP The Magazine is read by 38.3 million Americans.

DIGI MAGS

Two special-issue magazines — “Take Charge of Your Health” and “Scam Alert: How Not to Get Ripped Off!” — were available on newsstands. Interactive online editions featured videos, quizzes and bonus interviews.

PREPARE TO CARE GUIDES

AARP distributed more than 160,000 online and paper versions of “Prepare to Care,” a step-by-step guide for family caregivers. This free guide provides useful information on managing finances and medical records of a loved one, getting in-home services and caring for oneself.

MEMBERSHIP IMPROVEMENTS

Two changes made it easier for people to join AARP. The option of fast, easy digital enrollment cuts down on direct mail, and automatic renewal of memberships enables people to enjoy benefits right away with no interruption of service.

MOVIES FOR GROWNUPS

Free screenings of some of the year’s top box office hits were enjoyed by some 90,000 people as part of our Movies for Grownups program.

MEMBER BENEFITS: Valued Offerings

- AARP members can now explore hundreds of their benefits in one convenient place at aarp.org/benefits. This easy-to-navigate destination helps members enjoy the carefully chosen services, programs and discounts that enrich their lives.

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

- New member benefits include a loyalty program of discounts at select grocery stores, and a discount on checks purchased through American Bank.
Asian-American culture was celebrated during the Year of the Rooster at the Chinese New Year Festival and Parade in San Francisco and at the Dragon Boat Festival in Denver, where crowds cheered elaborately decorated boats.

Photo by Peter Barreras/AP for AARP

Block Parties Surprise and Delight

More than 160,000 people of all ages experienced a different side of the association during AARP Block Party events held in 12 cities.

At the Philadelphia Flower Show and several other events, participants mounted stationary bikes to create spin-art paintings.

Motorcycle enthusiasts at the Sturgis Motorcycle Rally swapped stories about their tattoos at the AARP booth. A $5,000 donation from AARP — $1 each for each ice cream we handed out at Sturgis — helped support the Fisher House Foundation, which provides no-cost lodging for the military families who wish to live near a hospitalized loved one.

Along with concerts and a huge exhibition area, the Essence Music Festival in New Orleans featured a panel discussion with three celebrities about Disrupt Aging, while food was the main attraction at the Taste of St. Louis and the Bite of Seattle celebrations.

Separately, two rock concerts had people on their feet to hear Bruce Hornsby and Lake Street Dive, in Phoenix and at the Minneapolis State Fair.

BOOK PROGRAM

Here are some of the nineteen informative, inspiring and uplifting books published by AARP in 2017.
Saluting Veterans through Service and Outreach

Millions of AARP members have served our country through the U.S. armed services. Throughout 2017, the association supported, honored and championed these men and women who have contributed so much to our nation's security.

WORK AND JOBS:
A webinar on helping veterans turn their passions into profitable small businesses attracted hundreds of participants in November. Speakers included four entrepreneurs who leveraged their military skills in the private and nonprofit sectors.

FIGHTING SCAMS:
After an AARP survey found that veterans are victimized by scam artists more than others, “Operation Protect Veterans” was launched by the AARP Fraud Watch Network and the U.S. Postal Inspection Service.

CAREGIVING:
Several AARP state offices focused on vets’ special caregiving needs through conferences, workshops and group discussions. In Florida, for example, AARP’s second annual Caregiver Conference provided information on the physical, financial, legal, emotional and social challenges faced by veterans’ caregivers every day.

EVENTS:
At the Iowa State Fair, AARP presented “AARP Salutes Your Service” challenge coins to 700 veterans who visited AARP’s booth, and also worked with the USO to allow fair-goers to send greetings and thank-you messages to those on active duty.

SOCIAL IMPACT: “Remembering Vietnam”
> A half-century after the peak of U.S. involvement in the Vietnam War, a major exhibition at the National Archives in Washington, D.C., supported in part by AARP, told the history of the conflict through documents and images that few had seen. AARP was also proud to support “Picturing Nam,” a traveling exhibit that took military photographs from the war to six cities nationwide.

Photo courtesy of National Archives
The goal of Disrupt Aging is to inspire a global movement to challenge outdated beliefs and spark new solutions so people can choose how they live and age.
SOCIAL IMPACT: Championing Inclusive Design

Twenty-two year-old fashion designer Camila Chiriboga sought to disrupt the fashion industry by creating a collection of menswear that makes it easier for visually impaired persons to choose their own clothing.

Her unique collection won the 12-week Disrupt Aging Design Challenge sponsored by AARP and the Parsons School of Design at the New School, one of the world’s leading institutions for art and design education.

Chiriboga incorporated different textures, audio bar codes and easy-to-use zippers into stylish but functional garments. “My mission as a fashion designer is to create change with what I make,” she explained.
Sparking Innovative Solutions

Closely related to Disrupt Aging are initiatives to foster innovation in health care, financial resilience and the ways in which people enjoy life.

With 10,000 people turning 65 every day, AARP must be at the forefront of driving innovative solutions to empower people to choose how they live as they age. AARP Innovation Labs provides an environment for AARP to develop new products internally while engaging with the startup ecosystem and academia to help shape and co-create new solutions, all aimed at improving life for people 50-plus.

In 2017, product development teams identified opportunities to innovate in caregiving, savings and planning, and personal fulfillment. Let’s Be Well Boxes — a caregiving innovation — will soon feature products, services, and information to help people dealing with diabetes and heart issues adjust to a new normal.

Through relationships with accelerator programs such as MassChallenge, AARP engages startups focused on caregiving, which is particularly ripe for innovation since services like transportation, meal preparation and in-home care are fragmented.

VRHealth — one of the MassChallenge start-ups — uses virtual reality to enable at-home physical therapy sessions.

SOCIAL IMPACT: Intergenerational Innovation

- By teaming with the University of North Carolina’s Center for Health Innovation, AARP helped identify how wearable devices can galvanize older adults to take their medications.

- Students like Yazmine Carbajal (at right in photo) at the University of Illinois/Urbana-Champaign campus work with Miranda Kemp, director of the AARP Tech Nest (at left), and professors to create technology solutions for the increasingly tech-savvy 50-plus generation. Carbajal was inspired to help after seeing her grandmother struggle to use an iPad.
Purpose Prize: Making a Difference is Ageless

Making a difference doesn't stop as you age. Five extraordinary people over 50 who have used their wisdom and experience to revitalize their lives and make the world a better place were honored with receipt of the AARP Purpose Prize Award. The following age disruptors each received $50,000 to honor their significant contributions to making the world a better place.

Cynthia Barnett
Founder and CEO, Amazing Girls Science, Norwalk, CT
Barnett created a nonprofit that uses activities like coding camps and hackathons to inspire young girls to consider careers in science, technology, engineering and math.

Celeste Mergens
Founder and CEO, Days for Girls International, Mount Vernon, WA
This former volunteer at a Kenyan orphanage established a program that provides washable pads which have enabled 800,000 women and girls to attend school during their periods.

Reid Cox
Co-founder and CFO, iFoster, Truckee, CA
Cox and his wife Sereta, a former foster child, created iFoster, an online community that connects foster children and families with financial, educational and social support resources.

Mike Weaver
Founder, Weaver & Concerned Citizens of Aiken/Atlanta Now (WCCAAN), Atlanta, GA
This former college professor unites teens and adults for trips to communities in need. Programs range from cleaning vacant lots to planting gardens.

James Farrin
Executive Director, The Petey Greene Program, Princeton, NJ
This former business consultant involves college students in tutoring 1,500 individuals through his Petey Greene Program, named for a former inmate who became an activist.

VIDEO: Highlights of Winners
Visit www.aarp.org/about-aarp/purpose-prize to learn more about the 2017 winners.
THE ALL-VOLUNTEER

Board of Directors

The all-volunteer Board of Directors is the governing body of AARP. The Board provides strategic direction, sets policy and provides governance oversight for AARP. Directors’ responsibilities include approving AARP’s strategic plan, approving the budget and monitoring AARP’s finances.
Joan R. Ruff (Board Chair). Joan Ruff, J.D., has worked as an executive, human resources consultant and attorney. 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 Secretary/Treasurer of the Mid-Continent Council of Girl Scouts. She previously served on the AARP Foundation Board of Directors and as Chair of the AARP Audit and Finance Committee. She has also contributed her expertise to Habitat for Humanity and the Kansas City Red Cross, Literacy KC and Women’s Foundation. She resides in Mission Woods, Kansas, and serves on the Mission Woods City Council.

Libby Sartain (Board Vice Chair). Libby Sartain, MBA, is an independent advisor, working with companies on human resource issues. With more than 40 years of experience in human resources, she is also an author and frequent public 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, Shutterfly Inc., and SHRM Foundation. She resides in Bastrop, Texas.

Jewell D. Hoover (Secretary/Treasurer). Jewell Hoover is a retired senior official with the United States Treasury Department. She worked for 28 years as a bank regulator and was a senior spokeswoman for the Office of the Comptroller of the Currency. She serves on the board of Fifth Third Bank, Foundation for the Carolinas, American Association for Bank Directors and the University of North Carolina’s Center for Banking and Finance. She resides in Charlotte, North Carolina.

Eric J. Schneidewind (President). Eric Schneidewind, J.D., is the Association’s Board-elected principal national volunteer spokesperson through his service as AARP President from June 2016 to June 2018. He is a retired partner of Varnum LLP law firm, currently serving as of counsel, specializing 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.

Catherine Alicia Georges (President-elect). Catherine Alicia Georges, EdD, RN, FAAN, is a professor and chair of the Department of Nursing at Lehman College of the City University of New York. She is volunteer 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. She serves on the board of the Black Women’s Health Study and R.A.I.N., Inc. She earned her undergraduate degree from the Seton Hall University College of Nursing, her M.A. in Nursing from New York University and a doctoral degree in Educational Leadership and Policy Studies at the University of Vermont. She resides in Bronx, New York.
Robert “Bob” Blancato. Bob Blancato is president of Matz, Blancato and Associates, a public and government relations firm. With over 30 years of deep experience in the field of aging, he is chair, an officer and a board member of the American Society on Aging. Also, he is executive director of the National Association of Nutrition and Aging Services Programs and national coordinator of the Elder Justice Coalition. He previously served as volunteer State President of AARP Virginia and as president of the National Committee for the Prevention of Elder Abuse. He spent 17 years on the staff of the U.S. House Select Committee on Aging. He resides in Virginia.

Joseph “Joe” Coughlin. Joe Coughlin, Ph.D., is the founder and director of the Massachusetts Institute of Technology AgeLab. Based in MIT’s Center for Transportation and Logistics, he teaches in MIT’s Sloan School of Management Program and in the Department of Urban Studies and Planning. Author of over 150 publications, Coughlin has researched how demographic change, technology and social trends converge to drive future innovations in business and government. He is a Behavioral Sciences Fellow at the Gerontological Society of America and a Fellow of Switzerland’s World Demographics and Ageing Forum. Coughlin publishes the online publication Disruptive Demographics on BigThink.com and is a regular contributor to MarketWatch. He resides in Massachusetts.

Gretchen M. Dahlen. Gretchen Dahlen is a health care executive and consultant from Wisconsin. Her professional career blends executive management and CEO experience with extensive health care consulting. As president of the Dahlen Company LLC, she facilitates leadership retreats, conducts seminars in quality improvement and provides interim CEO services. She brings significant expertise in strategy development, strategic planning and enhancing the role of the board of directors. A champion of transparency in health care information, she developed ConsumerHealthRatings.com, a free public service guide to online ratings of health care cost and quality for consumers. She is a fellow of the American College of Healthcare Executives and a governance fellow of the National Association of Corporate Directors.

Ronald E. Daly, Sr. 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.

Board directors and staff executives collaborate on social impact projects.
Beth Ellard. Beth Ellard, MBA, of New York, is Head of Business Development and Innovation for the Ad Council, overseeing the media and digital innovation functions and securing more than $1 billion in donated media support annually for the organization’s 40 national public service campaigns. To this end, she is chiefly responsible for the Ad Council’s relationships with the top 100 U.S. media companies and the top 20 U.S. media agencies. She has also held positions at several top media companies, including Comcast/NBCUniversal, Hearst, Disney and Time Inc., with significant experience in brand development, revenue diversification and digital transformation.

Beth Ellard, MBA

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.

Annette Franqui

Martha M. Hayes. Martha Hayes is a senior executive focused on meeting the needs of consumers 50-plus through marketplace innovation and outstanding customer service. She heads her own firm, Dally Consulting. She retired as senior vice president of customer development for Sara Lee Corporation. During her 30 years there, she also worked as chief customer officer, senior vice president of business development and executive vice president of personal products. She previously served as Board Chair of AARP Services, Inc. She has also devoted more than 20 years to the board of American Woodmark Corporation.

Martha M. Hayes

Lloyd Johnson. Lloyd Johnson, MBA, of Charlotte, North Carolina, is a former managing director and global chief audit executive with Accenture. He has more than 35 years’ experience in governance, finance, mergers and acquisitions, divestitures, information technology and cybersecurity, and enterprise risk management with large multinational corporations. Prior to Accenture, he held senior finance positions with Delphi, Emerson Electric and Sara Lee Corporation. He began his career as an accountant at Coopers & Lybrand. He chairs the AARP Foundation Board and serves as chair of the Governance Committee. He also serves as a member of the Apogee Enterprises Board of Directors, where he is a member of the Audit and Finance Committee.

Lloyd Johnson

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 and Company, a Chicago executive search firm that specializes in media. He served four terms on the board of the YMCA of the U.S.A. and has been involved in two dozen civic and charitable organizations.

Timothy M. Kelly
Neal Lane. Neal Lane, MSW, of Niskayuna, New York, has been an AARP volunteer since 2007. Before joining the AARP Board in 2014, he served as AARP New York State President and chaired the AARP New York Executive Council. In late 2015, he retired as a partner and analyst with consultancy Optimum Partners, having worked 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 also 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.

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.

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.

AARP President Eric Schneidewind (right) represented the Board at the AARP Oklahoma Indian Elder Honors and many other state and national events.
2017 AARP Executive Team

Jo Ann Jenkins  
Chief Executive Officer

ScotM. Frisch  
Executive Vice President &  
Chief Operating Officer

Nancy M. Smith  
Executive Vice President &  
Corporate Secretary

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

Nancy LeaMond  
Executive Vice President  
& Chief Advocacy and  
Engagement Officer

Debra Whitman  
Executive Vice President &  
Chief Public Policy Officer

Kevin J. Donnellan  
Executive Vice President &  
Chief of Staff

David Morales  
Interim General Counsel

Lawrence Flanagan  
President & CEO, AARP  
Services, Inc.

Lisa Marsh Ryerson  
President, AARP Foundation

Lisa Marsh Ryerson  
President, AARP Foundation
Summary of 2017 AARP Consolidated Financial Statements

The following summary of financial information is derived from the audited consolidated statements of activities and of financial position for AARP and its affiliates for the year ending December 31, 2017.

OPERATING REVENUE
AARP’s consolidated operating revenues grew by 2.4 percent, increasing to $1.64 billion in 2017, as compared to $1.60 billion in 2016.

EXPENSES
AARP’s consolidated operating expenses also increased in 2017, as strong revenue growth allowed us to spend more on activities to advance our social mission.

Operating expenses in 2017 were $1.65 billion, as compared to $1.60 billion in 2016. Expenditures covered a wide range of initiatives, including trustworthy publications, advocacy and information and services on health security, financial resilience and personal fulfillment.

Non-operating activities included items such as investment gains and certain costs related to employee post-retirement benefits, 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 $4.3 billion and net assets of $1.7 billion, enabling AARP to remain well-positioned to advance its mission of empowering people to choose how they live as they age.

NOTE: The complete AARP 2017 Consolidated Financial Statements with Independent Auditor’s Report are available at www.aarp.org/about-aarp/annual-reports/.
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.