With a dedicated army of volunteers and offices in every state, Washington, D.C., Puerto Rico and the US Virgin Islands, AARP helps to make life better for people 50+ as we support communities that work well for everyone.

This report shows how we drive positive social change.
Contents

REPORT FROM THE CEO ................................................................. 2
LETTERS FROM THE BOARD CHAIR AND THE PRESIDENT ...................... 4
HEALTH SECURITY ................................................................. 6
VOTER EDUCATION .......................................................... 10
FINANCIAL RESILIENCE ....................................................... 12
BUILDING LIVABLE COMMUNITIES .............................................. 16
DISRUPT AGING .............................................................. 20
HELPING PEOPLE IN NEED .................................................. 24
TRUSTWORTHY INFORMATION & MEMBER VALUE ......................... 28
2018 AARP BOARD OF DIRECTORS ............................................ 32
2018 AARP EXECUTIVE TEAM ............................................... 35
2018 FINANCIAL STATEMENTS .............................................. 36
Report from the AARP CEO

In all that we do, we strive to be innovative while empowering people to choose how they live as they age.
In 2018, we kicked off a year-long celebration of AARP’s 60th anniversary designed not only to celebrate our past, but also to innovate the future. To honor our founder, we published *Ethel Percy Andrus: One Woman Who Changed America*, not just to remind us of how much better people are living and aging today because of the innovations she pioneered, but to inspire us to continually push for more innovations and fight for causes that will help people live and age better in the future.

In conjunction with our 60th anniversary, AARP’s Brain Health Fund is investing $60 million in the Dementia Discovery Fund (DDF) to help find breakthrough treatments and ultimately a cure for Alzheimer’s and other forms of dementia. Through the work of the AARP Innovation Labs, we also collaborated with others to expand our influence in driving innovation in virtually every field of endeavor that affects our ability to live well as we age.

We enhanced our presence in communities throughout the country by initiating our Community Action Grants and by recognizing the outstanding work of AARP Purpose Prize winners and fellows. In the aftermath of hurricanes and wildfires, AARP and AARP Foundation, with generous support from 30,000 AARP members, raised $2.7 million for disaster relief efforts. Through our nationwide “Be the Difference, VOTE!” campaign, we helped educate and turn out voters for the 2018 midterm elections. We became an even stronger force on global aging issues around health, wealth and self. We were also proud that the *Washington Post* recognized AARP as one of the Washington, D.C. area’s “Best Places to Work.”

Facing a future with both enormous opportunity and untold challenges, we demonstrated in 2018 that we will continue to be a strong, powerful and effective advocate; a convener; a global thought leader; an innovator and influencer that encourages markets to serve people better; and a voice for multicultural, low-income and vulnerable Americans.
Letter from the Board Chair

During 2018, the AARP Board of Directors actively partnered with the AARP team in advancing our social impact agenda and ensuring our financial strength to continue to make a difference. Our three-year strategic plan, adopted in 2018, focuses on helping those who are 50-plus live their best lives with health security, financial resiliency and personal fulfillment. With the dramatic growth in the older population combined with longer lifespans, our work at all levels—personal, community, state, national and global—is increasingly important and will have even greater impact.

As Board Chair, I am proud of the Board’s dedication and commitment to AARP’s mission. We know what AARP can achieve through well thought-out policy, highly informed advocacy, and deep engagement in advancing communities that work for all ages. We see the benefits for individuals as we tackle issues such as personal caregiving and an age-diverse workforce, and as we help to open doors to new discoveries, from travel and entertainment to lifelong learning and meaningful volunteering. AARP will continue to be a catalyst for innovation in products and services for the 50-plus.

We are effective because of our members and our volunteers. They are building connections and solutions, all while reaching out to help others and breaking free from old paradigms about what it means to grow older. Our members and volunteers inspire us every day!
Letter from the National Volunteer President

Serving as AARP’s National Volunteer President is a wonderful honor. As AARP marked our 60th anniversary in 2018, nearly 60,000 volunteers carried forward the proud tradition of volunteer service that has always defined AARP.

Whether it was advocating for caregivers, fighting for affordable utility rates, or making communities more livable for everyone, or protecting people from fraud, our volunteers were deeply engaged and highly effective.

Because of their efforts at the state and local level, family caregivers are now better equipped to provide care to their loved ones; more people can live at home as they age; millions of workers have greater opportunities to increase their retirement savings.

At the federal level, our volunteers helped AARP beat back efforts by the pharmaceutical industry to slow the closing of the “doughnut hole” for Part D beneficiaries.

Across the country, AARP volunteers made sure the 50-plus voters had important information on the positions of candidates and insisted that the candidates recognize and respond to the concerns of older voters on health care, financial security, and other issues.

I am grateful to be part of the remarkable team of volunteers in the 50 states, Washington, D.C., Puerto Rico, and the US Virgin Islands who make such a positive difference in the lives of older adults and their families and in the life of our communities.

Catherine Alicia Georges
National Volunteer President

Catherine Alicia Georges
Health Security

We seek an America where individuals 50-plus have access to care, information and services to lead healthier lives.
Supporting Healthier Lives

In 2018, we made a significant investment in finding drugs to treat dementia, provided tools to help our members stay sharp for a lifetime, protected Medicare and Medicaid coverage, supported family caregivers, and promoted healthier lifestyles.

A major fear among AARP members is the possibility of losing their mental faculties or having that happen to a loved one. More than six million people in the US suffer from various types of dementia, including Alzheimer’s disease. By current projections that number will more than double by 2050. Our $60 million investment in the Dementia Discovery Fund will provide financial capital to companies working to discover or develop effective new drugs for treating dementia.

Meanwhile, science-based tools to assess brain health are made available to AARP members free of charge through Staying Sharp. This AARP program makes it easy for people to prepare a personalized path for maintaining and improving brain health. Fun, effective resources include healthy recipes, articles, activities and games consistent with the Global Council on Brain Health.

The Council, founded by AARP in collaboration with AGE UK, provides the latest scientific evidence on what works and what does not work to keep our brains healthy. In 2018, the Council released two reports: one on nourishing brain health through good nutrition and the other on supporting brain health by optimizing mental well-being.

SOCIAL IMPACT: Products for Health

- AARP teamed up with the American Diabetes Association (ADA) to create the “Let’s Be Well Diabetes Box,” filled with practical products and information to help people manage type 2 diabetes.
- We also worked with the American Heart Association (AHA) to create a Heart Wellness Box to help people make healthy choices for a healthier heart.
Caregiving

Millions of Americans help older parents, spouses and other loved ones live independently in their homes and communities. AARP supports these dedicated family caregivers through practical information, innovative services and advocacy.

Personal stories helped persuade more states to pass an AARP-driven law that assists family caregivers in getting vital information and instruction to take care of loved ones who have been hospitalized and return home. By the end of 2018, the “CARE Act” had been approved in 40 states. In Congress, AARP built bipartisan support for a new law that will spark development of a strategy to support family caregivers nationwide.

More than a dozen states broke down barriers to the use of telehealth, where care is delivered through technologies such as computers and mobile devices. Telehealth makes it easier for many family caregivers to manage their own health and take care of a loved one.

Entertainment helped raise awareness about the joys and struggles of caregiving. AARP collaborated with the film company Bleecker Street on the release of What They Had, a film about a family in crisis due to Alzheimer's disease, starring award-winning actresses Hilary Swank and Blythe Danner. AARP also created its first full-length documentary film, Care to Laugh, in which rising star Jesus Trejo pursues his dream of becoming a successful comedian while caring for his aging parents.

SOCIAL IMPACT: Prepare to Care Guides

AARP’s popular “Prepare to Care” guides help people have vital conversations with older family members and loved ones, organize important documents, assess a loved one’s needs and locate key resources. New, audience-specific versions rolled out in 2018 included guides for veterans, the LGBTQ community and those who speak Spanish and Chinese.
Powerful Advocacy

AARP fought throughout 2018 to ensure access to affordable health care and prescription drugs. While Medicare and Medicaid remain bedrocks of health security, AARP also works to improve lives beyond these two programs. At the federal level, we have fought to enhance or protect many important programs from harmful cuts and cost-shifts.

In 2018, AARP helped family caregivers through the passage and enactment of the RAISE Family Caregivers Act; protected Medicare and Medicaid from harmful cuts and cost-shifts; and repealed the caps that limited coverage for Medicare outpatient therapy services, while also advocating for the approval of telehealth and chronic care coordination provisions. The AARP-endorsed Supporting Grandparents Raising Grandchildren Act, which helps families deal with the opioid crisis, was signed into law in July, and the 2018 farm bill, Agriculture Improvement Act of 2018, which protects the Supplemental Nutrition Assistance Program (SNAP), was signed into law in December. The law includes programs that AARP supported, including an increase in employment and training opportunities for individuals on SNAP and broadband for rural communities.

Judith Rocha and her sister have cared for their 81-year-old mother, Socorro, in Chicago since she was diagnosed with Alzheimer’s disease 12 years ago. It has taken patience, communication and organization, but being able to tend to their mom is important to both daughters. Resources that help family caregivers handle their responsibilities and cope with stress include the AARP “Prepare to Care Guide,” workshops and small-group discussions.

SOCIAL IMPACT: Protecting Medicare

When Congress passed the Bipartisan Budget Act of 2018, it included an important provision that provided financial relief in two ways for millions of seniors facing high drug costs: closing the Medicare Part D coverage gap (the “doughnut hole”) one year earlier than planned, while also increasing manufacturer discounts in the coverage gap. When the pharmaceutical industry sought to offload $4 billion of those costs onto seniors, AARP fought back with the tagline: “Protect seniors, not drug company profits.” AARP successfully protected Medicare beneficiaries and defeated Big Pharma’s efforts.

Photo by Alyssa Schukar.
Voter Education

AARP provides voters with nonpartisan information on candidates’ positions.
Voter Education and Engagement

Older voters crave solutions. They want straightforward, unbiased information about the issues important to them as they make their election choices. That’s why we asked candidates what they would do about Social Security, Medicare, Medicaid, financial security, prescription drug prices and caregiving.

A post-election survey from AARP and Fabrizio Ward found that voters over 50 want Congress to come together to find common-sense solutions to lowering health care costs, in part by preventing drug companies from price-gouging consumers.

“Fifty-plus voters chose Donald Trump by a wide margin two years ago. This year they were instrumental in Democrats retaking the House. They have become a formidable swing voting block for 2020,” said Tony Fabrizio of the Fabrizio Ward polling firm.

Annie Mae Holt has been a citizen activist since she stood up for civil rights as a teen in Birmingham, Alabama. Holt joined other AARP volunteers in ramping up voter education efforts in Michigan ahead of the summer primary and November general election.

They led seminars and gave voters tips about registration deadlines and where to find information about candidates.

“Even people who are experienced voters should attend,” said Holt, a former language arts teacher who became a volunteer when she retired in 2011. “There will be things you can share with the audience and updates you can pass along to others.”

SOCIAL IMPACT: Be the Difference. Vote.

- The most effective way to engage elected officials is to engage voters. AARP has a proud history of providing voters with nonpartisan information on candidates’ positions on key issues. Our 2018 “Be the Difference. Vote” campaign built on this legacy by targeting key races, sponsoring debates and alerting members to candidate forums and tele-town hall events. AARP also used direct mail, phone banks and transportation assistance to help people get to the polls.
Financial Resilience

We seek an America where individuals 50-plus have the financial resources and opportunities to match their longer lifespans.
Fraud Prevention

Scams and fraud cost consumers billions of dollars each year, and the 50-plus are considered targets due to the perception that they have amassed retirement savings and other assets. To address this challenge, AARP seeks to empower 50-plus consumers to take action to protect themselves, their families and communities from fraud.

Trained volunteers handled nearly 18,000 calls to our Fraud Watch Network’s helpline. State-level volunteers like Mike Kessler and Phil Smith of Ohio worked passionately to alert consumers about scams.

When the federal government announced that Medicare recipients would receive new cards that did not include Social Security numbers, Ohioans began getting calls from parties offering to send the cards right away—for just “$20 and all of your identifying information,” explained Phil Smith, an AARP fraud fighter.

Smith, a retired marketing and sales executive, joined by Mike Kessler and other AARP Fraud Watch Network volunteers, fought back by warning others about Medicare scams, cybercrime and other frauds during presentations to community groups.

“Someone knocks on my door, someone calls my home, I think I should be polite and talk,” Smith said. “No. Don’t answer the phone; let it go to voice mail. Don’t click on links. Be on guard. Don’t be so easygoing.”

SOCIAL IMPACT: Protecting Your Money

AARP worked with financial institutions to protect consumers from exploitation. BankSafe, a groundbreaking AARP initiative, began working in 11 states to train tellers, financial institutions’ call-center employees and others to spot and prevent exploitation before the money leaves the account. AARP developed the training platform in collaboration with employees from banks, credit unions, government entities, regulators, non-profits and trade associations.
Social Security

During her 35 years working for the Social Security Administration, Louise Myers witnessed the impact the program has on people’s lives. As a retiree, Myers wants to make sure Social Security remains intact. That’s one reason she’s a volunteer advocate with AARP Massachusetts.

She and other volunteer advocates work through AARP to keep in regular contact with their elected representatives in Congress on issues such as Social Security, Medicare, Medicaid and caregiver legislation.

“It’s important to let them know we are paying attention,” she said. “The reaction from members of Congress has been very positive.”

To help people understand how to get the most from Social Security, we launched the online AARP Social Security Resource Center. The center provides answers to more than 100 top questions about Social Security retirement benefits, including when to claim, how benefits are calculated, family considerations, taxes, and other issues.

SOCIAL IMPACT: Battling Age Discrimination

> Workers should be judged on their merits, rather than their age. Yet more than 90 percent of the workers age 45 and older in a survey AARP released in 2018 said age discrimination was common. Attorneys from our AARP Foundation Litigation unit helped win a hard-fought settlement for two university instructors in their 60s who were forced to retire from the jobs they loved at Ohio State University by a supervisor who criticized them as “dead wood.” Thanks to a $765,000 settlement, the women were hired back—with back pay and benefits—and the university pledged to review its policies to protect older workers in the future.
Saving for the Future

In 2018, AARP expanded options for workers to save for future needs, empowered people to develop good financial habits and teamed with financial institutions to prevent exploitation of older customers.

More small-business employees than ever can now save for the future, thanks to state laws passed with AARP’s vigorous support. In Oregon, for example, Reach Peak Brewing in Astoria and the Amani Center, which helps victims of child abuse and neglect, are among the employers who set up a state-facilitated but privately-operated retirement savings plan for their workers following passage of AARP-backed “work and save” laws. In all, 10 states and one city (Seattle) have put similar work and save programs in place. These measures help boost workers’ financial security at a time when about 55 million workers have no access to employer-sponsored retirement plans.

Work and Jobs

> By 2024, people 50-plus will make up 35% of the workforce.
Building Livable Communities

AARP is on the ground in communities nationwide, highlighting problems and helping to find solutions.
Livable Communities

By the end of 2018, 314 communities and two states had enrolled in the AARP Network of Age-Friendly States and Communities. The network serves as a catalyst to inform, encourage, and recognize improvements that make communities supportive for residents of all ages. This includes safe, affordable and accessible housing and transportation; supporting residents’ efforts to maintain healthy lifestyles; and fostering opportunities for community engagement, learning and fun.

Dessa Paris has been cycling seriously for more than two decades. In 2016, she decided to share her passion with others through Boomers and Bikes, a free AARP-sponsored program in which Paris leads cyclists age 50-plus on scenic tours in the St. Louis area. The bike rides, held on Saturdays from April to October, cover trails that offer views of the Mississippi and Missouri rivers and the Gateway Arch.

Paris, an accountant for the St. Louis Health Department, enjoys helping others see new sights and stay active. “I like being outside and feeling the freedom,” Paris said, “getting away from the stress of life.”

SOCIAL IMPACT: Driving Innovation in the Marketplace

> In 2018, we invested in two new companies through the $40 million AARP Innovation Fund: ClearMotion, which uses digital technology to reduce bumps and provide a smoother vehicle ride; and Acuity EyeCare Group, which operates eye care practices across various states.

> We connected with over 200 startups through accelerator design challenges, collegiate engagements and nationwide pitch competitions. We collaborated with both domestic and international startups to address some of the major issues that challenge our ability to choose how we live as we age. In this work, we use our Innovation Lab—the Hatchery—our knowledge of 50-plus consumers, and expert staff to help startups shape solutions and business models for an increasingly ageless consumer.

> AARP Innovation Labs launched a pilot project called Confetti, which helps to combat social isolation by fostering connection. Confetti brings people together by making it easy to create a keepsake book and digital slideshow of life’s memories. Family and friends submit photos and messages to one place for milestones such as birthdays, anniversaries and retirements. It is also used in some cases for life transitions such as helping in a move to an assisted living facility.
Living Streets Alliance

In Tucson, Arizona, the Living Streets Alliance (LSA) used an AARP community challenge grant to improve pedestrian safety and accessibility and to foster a stronger sense of place by transforming an intersection with colorful crosswalks, temporary curb bulb-outs, seating and planter boxes.

After a driver hit a person crossing the street in the crosswalk on East 7th Street and fled, the owners of one business sought help in making the intersection safer for everyone.

Local businesses and dozens of Tucsonans transformed the intersection of 6th Avenue and 7th Street into a vibrant, people-centered community hub using little more than paint, planters, and chairs. “The emphasis is on enhancing a sense of place and making people feel safer as they navigate the intersection. This includes people on foot and driving cars, using bikes, pushing strollers, everyone,” says Kylie Walzak, Program Manager at LSA.

SOCIAL IMPACT: Improving our Communities

- The Livability Index: Great Neighborhoods for All Ages was launched in 2015 as the world’s first neighborhood-based, nation-wide comprehensive livability index. In 2018, we added a host of new features, including the ability to measure progress over time. State and local governments use the index to measure and help improve their communities.

- Nearly 130 cities and towns used AARP “quick action grants” to make communities more livable for people of all ages. Projects made it easier to walk, bike or use public transit; gather in parks and other open spaces; or boost the supply of accessible, affordable housing.
Disrupting Disparities

We work not only to assess but also to address disparities. AARP New York and AARP Michigan each built coalitions and released reports that became a platform for addressing disparities in their states. AARP New York worked to better understand, document, and address racial and ethnic disparities affecting people’s health, economic security, housing, and transportation. The result was a report on disrupting disparities that has been a roadmap for enabling people to save at work, expanding home and community-based services, preventing financial exploitation, and much more. AARP Michigan released, Disrupting Disparities: The Continuum of Care for Michiganders 50 and Older, which focused on disparities in health and long-term care. The report was built on research by Western Michigan University. It has become an advocacy road map, increased awareness of changing demographics in the state and brought greater focus on rural areas. It is also helping to prepare nursing students entering the medical profession.

SOCIAL IMPACT: Community Action Grants

> Nearly a half-million drivers of all ages learned how to remain secure on the road through AARP Smart Driver courses in 2018. One of them was Pat Dixon of Maryland, who drives her grandchildren around regularly. The fact that she’ll get a discount on car insurance by attending the class was a bonus. “There are some things that I didn’t even think about,” Dixon said. “I’m a good driver, but I want to be as careful as I can be as I get older.”

Maryland resident Pat Dixon said the Smart Driver course made her a more careful, confident motorist. Photo by April Greer.
Disrupt Aging

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.
Going Global

In April, AARP CEO Jo Ann Jenkins toured Japan and Taiwan to talk about the translation of her best-selling book, *Disrupt Aging*—and found plenty of fellow disruptors. Retailing group Aeon modified a mall to accommodate its aging customer to better promote products aimed at the “Grand Generation”—and revenues are up 10 percent. She visited the Yamano Beauty College in Tokyo, where students are trained to provide beauty and salon services to seniors with limited mobility. It was there that she observed a unique service: students being trained to help women of limited mobility preserve their culture by dressing these women in their cherished kimonos. She also toured Ximen Elementary School in Taiwan, where the elders teach Taiwanese history by sharing their life stories.

SOCIAL IMPACT: Living 100

- AARP brought together some 400 attendees, including business leaders, health professionals and entrepreneurs for a forum on Living 100. The event, which featured prominent speakers including Suze Orman, Cheryl Strayed and Ann Curry encouraged people to think about how to make the most of extra years and remain aware that increases in longevity have not been shared equally across all groups.
- AARP also drove a dialogue with advertising industry professionals on the need to replace ageist and one-dimensional imagery with diverse, authentic images of aging.
Bringing Home Vietnam

When the National Archives “Picturing Nam” touring exhibit co-sponsored by AARP came to Greenville, South Carolina, in June, Hank Povinelli scanned the photos for his then-young face. After serving in Vietnam as a U.S. Army staff sergeant, like others he kept quiet about his time at war.

Fifty years later he noted, “I can lift my head, talk about being a Vietnam veteran and what that experience was like. I can put a tag on my car or a Vietnam veteran cap on my head and people are going to thank me for my service instead of pretending I don’t exist.”

“To Serve, Not to Be Served”

— AARP’s motto, from our founder Dr. Ethel Percy Andrus
Purpose Prize: Making a Difference is Ageless

The AARP® Purpose Prize® award honors five extraordinary individuals over 50 who use their life experience to make a better future for all. Each winner receives a $60,000 award and up to 10 fellows receive $5,000 each. In addition, each of the honorees and fellows receives one year of technical assistance to further their work. Through this award, AARP celebrates a new story of aging full of limitless possibilities.

Sayu Bhojwani
Founder and President, New American Leaders Project
Sayu Bhojwani founded New American Leaders to inspire immigrants (1st and 2nd generation Americans) to run for elected office and provide support and training to those who do.

Karen Cassidy
Executive Director, Hildegard House
Karen Cassidy created Hildegard House to provide a home and caregiving for terminally ill people who are homeless or without family.

Susan Cotton
Co-Founder and Chair of the Board, The Lily Project
Susan Cotton established The Lily Project to provide cervical cancer screening and treatment to women in Nicaragua’s rural villages.

Dr. Bettye Perkins
President & CEO, Today’s Students Tomorrow’s Teachers (TSTT)
TSTT mentors high school students from culturally diverse and economically challenged backgrounds to encourage them to pursue a career in education.

Monica Kamal Spaeni
Founder, Access Ability Wisconsin (AAW)
Kamal Spaeni, who was paralyzed after a skiing accident, started AAW to make outdoor wheelchairs and sporting equipment available to people with disabilities, free of charge.

VIDEO: Highlights of Winners
Visit www.aarp.org/purposeprize to learn more about the 2018 winners.
Helping People in Need

Life doesn’t always go as planned. We strive to support, protect and uplift people 50-plus, especially when they’re struggling.
SOCIAL IMPACT: Disaster Relief

> For vulnerable older adults, a natural disaster intensifies the struggles they already experience. AARP moves quickly when communities are pummeled by catastrophes. An outpouring of support from thousands of donors—matched with gifts from AARP and AARP Foundation—brought $2.7 million in disaster relief to communities impacted by hurricanes and wildfires in 2018.

> These AARP Foundation Relief Fund donations enabled nonprofit organizations, such as Habitat for Humanity and local food banks, to channel supplies to people who need it most—particularly low-income individuals age 50-plus.

Tax-Aide

Our charitable affiliate, AARP Foundation, operates the nation’s largest free, volunteer-run tax preparation service. In 2018, 35,000 AARP Foundation Tax-Aide volunteers helped 2.5 million people file tax returns and receive more than $1.4 billion in tax refunds and more than $210 million in tax credits. This remarkable program has assisted nearly 50 million low- and moderate-income taxpayers since it was launched with only four volunteers in 1968.

When Gloria Thomas saw that AARP Tennessee was seeking volunteers, the former hospital human resources executive was intimidated when an AARP staff member suggested she help others file their taxes through the AARP Foundation Tax-Aide program. Accustomed to preparing only her own taxes, she soon gained training and confidence, and eventually became Tax-Aide’s area district coordinator for Shelby County.

“I wanted to do something where I can interact with people and know that I am touching their lives,” Thomas said. “That’s why I do it.”
Children’s Literacy

Learning to read well by fourth grade can predict whether a youngster will graduate from high school and achieve career success. Nearly 2,000 volunteer tutors age 50-plus from AARP Foundation Experience Corps helped 30,000 students in kindergarten through fourth grade learn to read better. Experience Corps benefits the volunteers, too. Most say it helps them stay mentally and physically active to work with children throughout the school year.

When students hug her in the hallway, Audrey Kaplan knows she’s making a difference. The retired life insurance agent began tutoring students five years ago at Iowa-Maple, a public elementary school in Cleveland, through AARP Foundation Experience Corps. She works one-on-one with students three days a week.

“A lot of the time with volunteering you think, ‘Do I really make a difference?’” Kaplan said. “With this, you really do.”

SOCIAL IMPACT: Hunger Relief

> Our charitable affiliate, AARP Foundation, continued to fight senior poverty and hunger with Summer of Service to SeniorsSM Meal Pack Challenge events. The three-city meal pack tour kicked off in Memphis in July, travelled to Chicago in August and culminated on the National Mall in Washington, D.C., on September 11—AARP’s annual Day of Service. In all, volunteers packed 2.5 million meals to help vulnerable older adults in those communities.
The Power of Legal Advocacy

AARP’s charitable affiliate Legal Counsel for the Elderly (LCE) champions the dignity and rights of Washington, D.C.’s elderly by providing free legal and social work services to those most in need. In 2018, LCE’s Legal Hotline handled more than 4,500 cases. For example, a 75-year-old widow needed help getting the power turned back on in her apartment. When reviewing the client’s finances, a Hotline Attorney noticed that while she was getting $750 a month in Supplemental Security Income, she was likely also eligible for Social Security survivor benefits. She was, and now gets more than $1,500 a month based on her husband’s work history—and she got retroactive benefits she was owed. The power is back on.

AARP Foundation Litigation attorney’s protect the rights of older adults on a range of issues, including fair housing, age discrimination, consumer fraud, employment benefits, and pension rights. They have put a spotlight and legal muscle behind residents and their families in cases where nursing facilities have misused anti-psychotic drugs on residents with dementia. In 2018, Foundation attorneys successfully resolved a lawsuit on behalf of the family of a 95-year-old woman who died after receiving these drugs—with no medical justification and no consultation with the family. The Foundation’s skillful persistence on this issue has changed policies and practices to prevent the inappropriate use of these drugs on vulnerable older adults.

SOCIAL IMPACT: The Power of Volunteering

> Each year, every AARP state office honors the legacy of AARP’s founder by presenting an outstanding volunteer with the Andrus Award for Community Service. In 2018, Montana presented the award to Minkie Medora (center) of Missoula. Shown here with Montana State Director Tim Summers (right) and State President Al Ward (left), Minkie Medora was recognized for her service in fighting hunger in Montana. She helped to shape policy to improve access to nutritious food for all Montanans.

Photo by Eliza Wiley.
Trustworthy Information & Member Value

With AARP membership, there’s always more value to discover.
TURNING 60

July 1, 2018 marked AARP’s 60th anniversary. With pride, we published the first comprehensive biography about our visionary founder, a retired educator. The book *Ethel Percy Andrus: One Woman Who Changed America* is available online free as a public service at www.aarp.org/AndrusBook.

BIG SCREEN, SMALL SCREEN, SCREENINGS

AARP is a different kind of Hollywood agent—a change agent, championing themes and roles for people over 50. The Movies for Grownups Awards, in its 17th year, was televised for the first time—on PBS’ *Great Performances*. About 100,000 people enjoyed free movie screenings through the Movies for Grownups program.

GOING PLACES, SAVING MONEY

Many members start their trips at aarp.org/travel, where they can explore, plan and book travel. We’ve made the site even easier to navigate. In 2018, members took advantage of nearly $220 million in travel and everyday discounts from AARP providers.

TAKE ON TODAY

A new weekly podcast, “An AARP Take on Today” featured in-depth interviews by former NPR host Bob Edwards with guest experts on health, work, money, aging, entertainment and more. The debut series, “The Perfect Scam,” profiled America’s most shocking consumer scam stories with commentary from FBI celebrity fraud consultant Frank Abagnale.

CELEBRATING LIFE AFTER 50

AARP launched Cincuentañeros (Spanish for “people who are turning 50”) to inspire and inform Latino Americans. The word comes in part from the tradition in some Latino cultures of the quinceañera, an elaborate party a family throws for a girl’s 15th birthday. For Cincuentañeros, the celebration lasts longer than a day—and isn’t just for women.

MEMBER BENEFITS: Valued Offerings

> Members learn about all their carefully chosen services, programs and discounts through www.aarp.org/benefits, the AARP Now App, AARP The Magazine, AARP Bulletin, social media and many other print and digital channels.

> New member benefits include a discount and free activation on a Personal Emergency Response System from Philips, a discount on pre-screened, professional in-home caregivers provided by Carelinx, and a discount on a fitness and alternative health program from Flip50.

> Members continue to enjoy their member value through taking the National Hearing Test, a scientifically valid independent hearing test, which is free for all members. More than 12,000 members had their hearing tested in 2018.
A Top Place to Work

AARP relies on a diverse, skilled, highly motivated and committed workforce. Two honors indicated that we’re on the right track. In June, AARP received a 2018 Top Workplaces honor by *The Washington Post* via a survey based solely on employee feedback about workplace alignment, execution, and connection. In addition, Indeed.com (the world’s leading job site) ranked AARP as #5 on its 2018 list of top nonprofit workplaces. AARP was praised for executive leadership, the rewarding nature of its work and for the “incredibly positive, ambitious and energetic people who are always there to support you in and out of the workplace.”

**BOOK PROGRAM**

* Here are some of the informative, inspiring and uplifting books published by AARP in 2018.
It’s a Party

Thousands of people of all ages enjoyed free, entertaining activities at AARP Block Parties throughout 2018 during festivals and events, such as the Philadelphia Flower Show and the Tampa Bay MacDill Air Fest. In the spirit of giving back, AARP made a donation in each host city to a local organization that empowers people to choose how they live as they age.

MEMBER BENEFITS: Reaching Gen Xers

> The Girlfriend, AARP’s digital newsletter for women 40+, doubled its subscriber base, to 209,000, in 2018.

> In August 2018, AARP launched Sisters, a digital newsletter celebrating African American women in the Gen X and boomer generations.

> AARP The Magazine lengthened its lead on People as America’s most-read magazine, with a readership of more than 38 million.
Board of Directors

The 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.
BOARD LEADERS

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 non-profit 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 resides in Mission Woods, Kansas, and serves on the Mission Woods City Council.

Libby Sartain (First 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 (Second Vice Chair). Jewel 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.

Catherine Alicia Georges (National Volunteer President). 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. In addition, 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’s Advanced 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 2018 AARP ANNUAL REPORT 33
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.

Beth Ellard. Beth Ellard, MBA, of New York, most recently was Head of Business Development and Innovation for the Ad Council. Prior to joining the Ad Council, Beth spent most of her career in women- and family-oriented media. She was Executive Vice President and General Manager of DailyCandy at NBCUniversal. She also led the development of a new technology platform that included mobile capabilities and business intelligence reporting. She was Content Director for Hearst Digital Media, leading editorial strategy and operations for 12 magazine websites. She leveraged branded content and product integration into new ad products for Unilever, Estee Lauder, Pfizer, Walmart and JCPenney. Ellard led Time’s Parenting Group Ventures. She previously led Walt Disney’s parenting site, Family.com. She attracted new custom programs with P&G, General Mills and Kmart. Before Disney, Ellard spent 13 years in increasingly larger management roles at Time Inc. and Ziff-Davis.

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.

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.

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 its 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.

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.
2018 AARP Executive Team

Jo Ann Jenkins
Chief Executive Officer

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

Kevin J. Donnellan
Executive Vice President & Chief of Staff

Lawrence Flanagan
President & CEO, AARP Services, Inc.

Scott M. Frisch
Executive Vice President & Chief Operating Officer

Nancy LeaMond
Executive Vice President & Chief Advocacy and Engagement Officer

David Morales
Interim General Counsel

Lisa Marsh Ryerson
President, AARP Foundation

Nancy M. Smith
Executive Vice President & Corporate Secretary

Debra Whitman
Executive Vice President & Chief Public Policy Officer

Lisa Marsh Ryerson
President, AARP Foundation
Summary of 2018 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, 2018.

OPERATING REVENUE
AARP’s consolidated operating revenues grew by less than 1 percent, increasing to $1.65 billion in 2018, as compared to $1.64 billion in 2017.

EXPENSES
AARP’s consolidated operating expenses also increased in 2018, due to spending more on activities to further advance our social mission.

Operating expenses in 2018 were $1.66 billion, as compared to $1.63 billion in 2017. 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 losses 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 $4.2 billion and net assets of $1.6 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 2018 Consolidated Financial Statements with Independent Auditor’s Report are 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.