Did you know that by 2018, the 50+ population is forecasted to spend almost $100 billion, out of pocket, on health living solutions?
Rarely has such an untapped opportunity existed for entrepreneurs, investors, and others in the private sector to generate revenues while meeting the greatest wants and needs of a substantial, influential and important population.

As boomers age, their proportion of the 50 and older population grows rapidly — along with their health needs. The medical system’s efforts traditionally are oriented towards sickness rather than health, and treatment rather than prevention — thus leaving a ‘healthy living’ gap. Large opportunities exist for new and meaningful investment aimed at meeting healthy living needs of all ages.

Favorable demographics, maturing technologies, the consumerization of health care, and increasing certainty surrounding the Affordable Care Act are among the factors that have converged to make the health market for consumers who are 50+ extremely attractive. Parks Associates research tells us that there is an opportunity to generate cumulative revenue in excess of $20 billion over the next five years (2013-18), across Nine Identified Areas of Health Innovation for the 50+. This $20B+ opportunity is incremental to the estimated current aggregate revenue of $77 billion revenue from out-of-pocket spending on existing healthy living solutions by 50+.

Despite this potential double bottom line — high-impact investing that yields individual and social benefits as well as a financial return — current market solutions are not meeting many of the needs and desires of this key consumer demographic. These are people who yearn for healthier, higher-quality lives in which they can feel as empowered and independent as possible. Large opportunities exist for new investment, development, and deployment. Investors, entrepreneurs, and other players in the private sector who heed the knowledge and forecasts provided in this report will find themselves in a unique position to innovate and adapt technologies and business models that can enable them to reap substantial rewards — while having a meaningful impact in the lives of people age 50 and older.

Current solutions suffer from common drawbacks that leave the door wide open for new players to capture revenues in this valuable market. Common issues include:

- Poor design and aesthetics, which limits usability and consumer demand
- A tendency to focus marketing on society’s sickest, most frail, and oldest, with an excessive focus on chronic conditions, which creates an unnecessary stigma
- The inability of devices to share data via the Internet or with other devices, which limits the utility of collected data
- The prioritization of younger demographics by solution providers using cutting-edge technology, which may signal to older consumers that such solutions are not designed for their use
- Low awareness among mature consumers of many cutting-edge solutions and services
- High cost of direct-to-consumer solutions, pricing many older consumers out of the market
- A fragmented approach to addressing older consumers’ needs when a more comprehensive solution could drive higher usage
- Designs that fail to incorporate the role of caregivers

What we’re trying to say is that now is the time. Keep reading for a closer look.
These areas of the healthy living market represent the best investment opportunities for break-through technologies, innovative products, and disruptive services. Together, AARP is confident that they represent the potential adoption of new products and services for over 100 million people and an opportunity for as high as $20 billion in revenue by 2018. Want to know more? Let’s go.
Over 90 million of the 50+ will be on multiple medications by 2018 and more than half of them will need help managing them. Current solutions focus rigidly on counting, dispensing, and reminding — they fail to address motivation or compliance. Other existing solutions are either too casual, addressing only the reminder side, or too complex (thus costly) in counting and dispensing pills.

**MARKET OPPORTUNITY**
- An estimated 80M people ages 50+ take two or more medications, a number which is projected to rise to 91M in 2018
- 45M target users in 2013, growing to 53M in 2018, based on medication usage and consumer data from Parks Associates’ survey work
- Medication Management has a cumulative five-year total revenue potential up to $3.1B

**FACTORS IMPACTING SUCCESS**
- Manufacturers and service providers demonstrate to users the benefit of good drug adherence, and add functionality to product/service designs that go beyond counting pills and sending reminders
- Technology and software innovators make product features easy to use
- Solution providers offer competitive product/service pricing that brings more value to consumers than existing ones on the market

**INVESTOR INSIGHTS**
- A hardware-centric approach would yield a sizable revenue opportunity comparable to a service-centric approach, but with lower variability and risk
- Consumers are more cost sensitive to service prices than to product prices
- Our demand assumptions are conservative: if entrepreneurs find ways to improve consumer perception of medication management by making more compelling products at more competitive price points, the end user demand could be much higher
- Additionally, end user demand could be much higher if entrepreneurs succeed in involving insurers or health providers in their business plan

**INNOVATION AREAS**
- Pill box solutions with mobile integration: pill identification, dosage information, medication reminders, and non-compliance alerts for caregivers and care providers
- Subscription services enabling care provider/caregiver intervention for medication non-compliance: applicable to a smaller group of users with higher medication compliance requirements
- Product highlight: digital medication scanner (2D/3D bar code or NFC) that creates a medication log that can be shared with the patient’s pharmacist for compliance data, alerts, or loyalty/reward programs

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DYK? 19% of American adults 55-64 report forgetting to take their medications and 11% report accidentally running out. Every year 100,000 deaths occur due to medication problems. — The Center for Technology and Aging
After the age of 50, a majority of consumers experience common age-related conditions including memory loss, vision and hearing impairment, and arthritis. Current solutions on the market tend to be single-purpose devices or services with outdated designs. The market calls for function-rich devices with aesthetic appeal that use emerging input technologies to improve ease of use.

**MARKET OPPORTUNITY**
- 44M target users in 2013, growing to 49M in 2018, based on conservative interest assumptions for people 50-64 and 65+
- Cumulative revenue of $1B in 2016 growing to $1.9B by 2018

**FACTORS IMPACTING SUCCESS**
- Marketing messages stress fun in aging to drive user interest in age-mitigating solutions
- Solutions become more affordable and designs differentiate from convention to give consumers a new experience
- Aging-mitigation features and underlying technologies (text-to-speech, gesture and voice recognition) are integrated into existing products that the target population is already familiar with, reducing the need to purchase a dedicated device or service

**INVESTOR INSIGHTS**
- Investors should be aware of purchase behaviors of people 50+ compared to other age groups, such as lower impulse purchase rates and longer product replacement cycles
- Cumulative service revenues are as high as product revenues in this market, but service revenue growth is steady and positive
- The recurring revenue stream from a service-centric business model helps stabilize margin and reduce business volatility caused by shifting demand and rising competition
- As this market is completely driven by retail product and service innovations, a breakthrough product/service concept could significantly raise demand above our assumptions, resulting in upside surprises on estimated buyers and revenues
- The companies that produce the underlying technologies will be good investment opportunities — High-Definition (HD) voice, location-based services (LBS), voice recognition, gesture recognition, text-to-speech functionality

**INNOVATION AREAS**
- Brain game services: track cognitive skills over time, with option to share info with care providers and potentially detect onset of dementia
- Video solutions for process-based tasks: enable users or caregivers to record, organize and access videos in a very simple way
- Product highlight: augmented reality-based solutions that show users the effects of aging and how behavior changes could impact the aging process, with a goal of encouraging healthy behaviors via fun/informative engagement

Among those 40 and older, 17% have cataracts, 7% have AMD, and 2% have glaucoma. 25% suffer from myopia (nearsightedness) and 10% suffer from hyperopia (farsightedness). About 1% are blind.

— National Eye Institute
Proper interpretation of vital sign data followed by an actionable plan is critical to older adults’ ability to self-manage their conditions. The high cost of new connected solutions, along with the use of different networking standards for data transfer, further inhibits market adoption. The market calls for an interoperable ecosystem of devices that will allow users to monitor multiple vital signs and receive feedback through one central application.

**MARKET OPPORTUNITY**
- 79M people live with a chronic condition that requires monitoring
- 45M target users in 2013, growing to 49M in 2018, based on incidence rates of major chronic conditions and co-morbidity factors
- 2015 cumulative service revenue > $1B, 2018 cumulative product sales > $4B

**FACTORS IMPACTING SUCCESS**
- Device manufacturers enhance the connectivity and interactivity of monitoring solutions and make hardware easy to carry and simple to operate
- Physicians encourage patients to track vital sign changes and report back results
- Payers incentivize home use of vital sign monitoring services, which lowers consumer cost

**INVESTOR INSIGHTS**
- A hardware-centric approach could generate a bigger revenue opportunity than a service-centric approach, but hardware demand is subject to higher price sensitivity
- Entrepreneurs may face competition from payers and providers offering their own-branded vital sign monitoring devices or services as part of a chronic care management service without directly charging end users hardware or service fees
- Our demand assumptions are conservative: If entrepreneurs can convince consumers to approach vital sign monitoring as a self-help tool instead of a chronic care management service from payers/providers, the end user demand could be much higher
- If insurers or providers change their current practice of directly funding vital sign monitoring devices/services to a strategy of incentivizing retail adoption of vital sign monitoring solutions/services, this market will grow at much higher rate

**INNOVATION AREAS**
- The market needs an ecosystem of moderately-priced interoperable devices that can monitor multiple vital signs and report all data back to one application for feedback and analysis
- Solutions should offer the ability to share data with a user’s PHR, care providers and caregivers. The solution should incorporate reminders as well as a rewards system to encourage users to monitor their health regularly
- Product highlight: wearable sensors built into commonly used products that are least intrusive to use — such as pillows, chairs, watches, and clothes — to reduce the need to wire up or use specialized tools

49% of men and 53% of women ages 65-74 have high cholesterol, as do 45% of men and 53% of women 75 and older. It’s estimated that 71 million American adults have high LDL.

— Centers for Disease Control and Prevention (CDC)
The U.S. healthcare system is very complex and consumers have difficulty understanding options regarding access, quality and cost. Innovations that try to streamline the consumer experience face systematic resistance to transparency. Current solutions suffer from a siloed approach to sharing health data with consumers and lack meaningful interpretation of data. The market needs well-organized information and customizable assistance programs.

**MARKET OPPORTUNITY**
- 35M target users in 2013, growing to 39M in 2018
- Health concierge services are typically priced between $30-250 per user per month; this forecast sets the high price point at $50/month and low price point at $25/month
- A $5 average CPM rate is a reasonable/conservative assumption when modeling advertising revenues
- 2015 cumulative service revenue > $1B, 2018 cumulative service revenue > $3.3B

**FACTORS IMPACTING SUCCESS**
- Future solutions are comprehensive, personalized, and bring real value to customers
- Solutions are feature-rich and provide immediate benefits (e.g. medical savings, better health service choices) to overcome consumer’s price resistance
- Solutions offer more affordable service pricing to drive service volume; alternative revenue models could subsidize service costs

**INVESTOR INSIGHTS**
- A care assistance service model generates six times the revenue over the forecast period than does an advertising-driven business model — yet we caution that service revenues are highly dependent on target users’ value perception
- Ad target-ability heavily influences ad pricing and robust targeting algorithms can offer performance-based ad inventory to brands and advertisers that want to engage with people 50+ (this scenario could increase the advertising revenue opportunity currently not reflected in our forecast model)

**INNOVATION AREAS**
- Comprehensive care navigator, with online and mobile access that evaluates medical issues, determines if and when to see a doctor, compares costs, rates care provider quality. Partner for integration with PHRs and access to personal insurance coverage information.
- Options to set flexible permissions so caregivers can see some or all of their health activity, especially regarding end-of-life planning are vital as well
- Product highlight: a digital medical care planner app that offers interactive, step-by-step instructions to find resources for patient’s needs

88% of consumers said health insurance choices are tough because information is confusing and complicated. 43% of adults do not track their out-of-pocket costs and 81% have difficulty making decisions.

— Aetna’s Empowered Health Index Survey, July 2012
Solutions that can detect and initiate a response to emergencies — and in the future can potentially prevent adverse incidents — will see consistent demand. Opportunities are abundant to improve current emergency detection and response solutions for a better user experience and higher adoption rate.

**MARKET OPPORTUNITY**
- 26M target users in 2013, growing to 28M in 2018
- Assumed four year replacement cycle with 15-25% of existing users replacing products annually after the fourth year
- 2016 cumulative service revenue > $1.2B, 2018 cumulative service revenue > $2.4B

**FACTORS IMPACTING SUCCESS**
- Technology advances continue to make this product category more portable, wider in range, less error-prone and more affordable
- Better product design removes the stigma associated with this product category, making consumers more willing to use such a product in and outside of the home
- Channel strategies are diversified; expanded retail availability and business referral programs would reduce distribution costs and extend user reach

**INVESTOR INSIGHTS**
- For investors and entrepreneurs, people 75 and older are easier targets than people 50-74, but this market’s long-term revenue opportunity lies with vendors’ ability to boost interest among younger demographics
- Adding this new market segment to existing demand could potentially jumpstart the total addressable market and increase revenue over time
- More portable product designs with integrated lifestyle functions could appeal to a greater portion of the targeted users and raise our revenue projections
- Service providers could offer customer appreciation programs or loyalty memberships to reduce this risk factor to service revenues

**INNOVATION AREAS**
- Moderately-priced, sleek solution that works outside of the home and can detect falls automatically with options for wearable devices, caregiver notification
- Combined PERS/wandering detection/medication management service that incorporates caregiving responsibilities, centralizes multiple caregiving tasks and allows users/caregivers to select one or a bundle of services
- A solution that combines fall-detection with fall-prevention, i.e. OEMs could partner with fitness equipment or game console providers to engage users in balance exercises

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Over five million older consumers fall every year. One third of adults age 65+ injured in bathrooms were diagnosed with fractures, and 38% of adults age 85+ were hospitalized as a result of their injuries.

— CDC
A healthy body is fundamental to older adults’ ability to live a satisfying and independent lifestyle. Most solutions on the market today either fall short on interactive and motivational features, or are designed and priced for younger demographics without consideration of the 50+ population. The market calls for a more affordable solution with a set of interactive features that older consumers feel are comfortable to use and valuable to their lives.

**MARKET OPPORTUNITY**
- 38M target users in 2013, growing to 42M in 2018
- Four-year replacement cycle for product sales with 15-25% of existing users replacing product annually after year four
- 2015 cumulative product revenue > $1B, 2018 cumulative service revenue > $1.8B

**FACTORS IMPACTING SUCCESS**
- Vendors are able to integrate multiple sources of data to give users a richer and more comprehensive view of their physical fitness activity and outcomes
- Payers and employers incentivize consumers to track their fitness/wellness progress
- Technological advances result in a dramatic reduction in form factor and price

**INVESTOR INSIGHTS**
- End-user demand is likely most robust among people 50-64 but current fitness products and services barely cater to this group’s needs and technological demand
- Demand may become more elastic if device makers/service providers can associate their product user experience with proven health benefits that matter most to people 50+
- A hardware-centric strategy offers a greater cumulative revenue opportunity and assumes lower risk as reflected in a narrower revenue range for hardware sales than service
- Product designs in this competitive industry are essential in driving demand, especially given the fact that this market has attracted brands like Nike as well as start-up companies
- A differentiated product design is not only a competitive advantage but also a brand asset to drive sustainable market demand.

**INNOVATION AREAS**
- Moderately-priced wearable/attachable fitness sensors that connect wirelessly with a PC or smartphone and sync with an online fitness tracking program
- Partnership with fitness classes to pair age-appropriate exercise with tracking as a service
- Longer-term, linking vital sign tracking, dietary tracking and fitness tracking solutions with physician input/feedback is a big opportunity
- Product highlight: digital fitness trainer solution that offers personalized/interactive fitness classes through a streaming video service to preferred device

38 million consumers 50+ are obese and a third of Americans 65+ engage in no leisure-time physical activity. Only 20% of adults 45-64, 13% 65-74, and 12% 75+ engage in regular strength and endurance exercises.

— U.S. Census Bureau
Proper diet and nutrition is fundamental to keeping older adults healthy and independent. There is information on healthy eating, tools to track food consumption are available, and weight loss programs are well priced. While this need is currently served by dietitians or nutritionists within a chronic care program, the market calls for a lighter, less expensive, self-manageable, and personalized dietary solution.

**MARKET OPPORTUNITY**
- 54M target users in 2013, growing to 59M in 2018
- 2015 cumulative service revenue > $500M, 2018 cumulative service revenue > $1.6B

**FACTORS IMPACTING SUCCESS**
- Chronic care management programs add diet and nutrition management functionality
- Broader wellness services integrate diet and nutrition data, expanding the market for software licensing
- Diet and nutrition features are subsidized through new innovative service models

**INVESTOR INSIGHTS**
- Diet and nutrition management services generate three times more revenue than does the model of charging a technology/software fee based on user counts
- But a risk factor to the service model is the churn rate, which is influenced by competing diet and nutrition services that are free as part of a disease management program
- Investors and entrepreneurs must create a differentiated experience with documented results to keep users from defecting
- Technologies with unique algorithms and open architecture to be embedded in a broad array of online services could experience much higher user adoption
- Diet and nutritional service demand becomes more elastic once the monthly price drops below $10
- Investors and entrepreneurs must weigh the impact of lower pricing on the program’s gross margin against the potential increase in demand before taking aggressive price cuts

**INNOVATION AREAS**
- Dietary tracking devices partnering with fitness providers make services comprehensive
- Healthy-eating grocery delivery service
- Product highlight: grocery shopping guidance services or applications that provide recommended food options based on shopper’s dietary needs, offer a dietitian counseling service as a premium feature or a loyalty program for members to enjoy extra discount or unique member benefits
- Augmented reality app shows fitness progress based on daily calorie intake

90% of American adults consume too much sodium. The recommendation is 1,500 mg daily, but average consumption is twice that. This helps cause hypertension in 42 million people in the 50+ age group. — CDC
“Chronic loneliness is a health risk factor comparable to smoking, obesity and lack of exercise, and contributes to a suppressed immune system, high blood pressure, and increased levels of the stress hormone cortisol.”

— University of Chicago

Staying engaged with family, friends and the community is vital to healthy aging, and has multiple physical, behavioral and emotional benefits. There are ample opportunities for older adults to engage with others but mobility barriers prevent some from taking advantage of these services. There is an opportunity for solutions to help as many as 64 million consumers ages 50+ to overcome barriers and for technologies to provide engagement from home.

**MARKET OPPORTUNITY**
- 64M target users in 2013, growing to 70M in 2018
- $5 CPM rate given this demographic group’s appeal to advertisers
- 2018 cumulative ad revenue > $1B, 2018 cumulative technology revenue > $500M

**FACTORS IMPACTING SUCCESS**
- Designs that are tailored to the needs of the 50+ to help solve real-world challenges through better social connectivity
- Solutions that specifically target users with ads engaging the 50+ demographic
- Solutions that integrate with other popular social networks and services that people 50+ frequently use

**INVESTOR INSIGHTS**
- Solutions should be broadly applicable so that user exposure is maximized. Clearly, partnerships are very important, as is the ability to offer open/customized APIs so the technology/solution can easily integrate with existing products and services
- Our ad impression assumptions are conservative
- Technologies that can increase the target population’s interactivity with social engagement services will boost ad impression levels and lead to higher advertising revenues than our models suggest
- Ad target-ability heavily influences ad pricing
- If investors and entrepreneurs could incorporate ad targeting technology into their solutions, they can preserve ad rates and protect them from negative pricing trends seen in the online display ad market

**INNOVATION AREAS**
- Applications and interfaces built on top of Facebook to provide older users a clean, simple user experience with fewer moving parts: simple profile set-up, easy access to family and friends, simple picture viewing
- Product highlight: online scheduling software for transportation services with GPS/geo-fencing technology to ensure timely arrival at the correct destination
Aging in a healthy and happy way goes beyond treating our bodies well. It also involves improving our behavioral and emotional health. Today’s most prevalent solutions are inconvenient and expensive. An opportunity exists to provide older adults a service, a venue, or a solution that helps users connect with people with a similar background in a convenient and secured way.

**MARKET OPPORTUNITY**
- 26M target users in 2013, growing to 29M in 2018; the low user assumption excludes health insurance-covered cases in which users seek clinical help to deal with the most severe cases of behavioral/emotional health problems
- 2016 cumulative ad revenue > $250M, 2018 cumulative ad revenue > $400M

**FACTORS IMPACTING SUCCESS**
- Better education efforts are undertaken to make services available and accessible
- Solutions develop methods to target users with ads without triggering privacy concerns
- Technology advances generate better insights about the needs of consumers
- Vendors integrate behavioral/emotional health solutions into a broader service and deliver a fun experience for users

**INVESTOR INSIGHTS**
- To excel in this relatively “niche” market segment, investors and entrepreneurs must clearly communicate their offering’s value proposition to target users and increase engagement levels through personalized service features
- The main monetization methods — technology fees and advertising revenues — rely heavily on user loyalty and frequency of interaction with the service
- Investors and entrepreneurs need to make behavioral and emotional health a supplementary component of a broader health/wellness solution in order to increase end user exposure and drive service/feature utilization
- Effective content and distribution partners and open and customizable APIs for easy integration are key to overcoming barriers and to maintaining advertising CPM rates
- Technology fee revenues depend heavily on the software’s performance in driving usage volume, and therefore a solution employing the latter business model is easier to differentiate from the competition

**INNOVATION AREAS**
- An online support group service for people with similar backgrounds and underlying conditions that increases users’ comfort level engaging in emotional health discussions
- Should offer the ability for people to communicate online in a group setting using multiple communication tools such and include an option to consult with credentialed therapists

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**DYK?**

The divorce rate is highest among people 45-54 (16.6% for men and 20% for women). People 65+ hover around the national average of 11%. By 75, 50% of women and 17% of men become widowed.

— American Community Survey, 2011
### Here are the Numbers

**Cumulative Revenue Forecasts for 2013-2018:**

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<thead>
<tr>
<th>Area</th>
<th>Maximum Revenue</th>
<th>Minimum Revenue</th>
<th>HIGHEST 5-Year CAGR</th>
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### A Little More About Each Area

#### Medication Management
- Prevent in-home accidents · Manage medications · Improve/aid memory & cognition

#### Vital Sign Monitoring
- Improve sleep quality · Reduce bad cholesterol · Keep glucose in range · Maintain healthy weight · Keep blood pressure in range · Detect skin problems · Maintain good dental hygiene

#### Emergency Detection & Response
- Detect falls · Send alert when lost · Prevent in-home accidents

#### Diet & Nutrition
- Eat healthy · Control sodium intake · Boost daytime energy · Prevent dehydration · Reduce bad cholesterol · Keep glucose in range · Maintain healthy weight · Keep blood pressure in range · Address calcium deficiencies · Maintain good dental hygiene

#### Aging with Vitality
- Address calcium deficiencies · Manage arthritis · Boost daytime energy · Improve/aid memory & cognition · Improve/aid hearing · Improve/aid vision · Maintain muscle strength

#### Care Navigation
- Manage healthcare costs · Evaluate quality of care · Navigate healthcare system · Plan for end of life care

#### Physical Fitness
- Boost daytime energy · Reduce stress, Reduce bad cholesterol · Maintain healthy weight · Keep blood pressure in range · Relieve back pain · Engage in age-appropriate exercise · Maintain muscle strength · Keep mobilized

#### Social Engagement
- Reduce stress · Improve or aid memory & cognition · Stay connected socially · Keep mobilized

#### Behavioral & Emotional Health
- Receive divorce/grief Support · Manage life phase transitions · Plan for end of life care
AARP’s vision is to stimulate innovation and entrepreneurship in the market place around breakthrough products, experiences, and business models for health technologies benefiting the 50+.

At AARP we are collaborating with the industry in the following areas:

- **MARKET OUTREACH**: Raising awareness of the market opportunity, needs, and wants of the 50+
- **MARKET DEVELOPMENT**: Influencing ecosystem development for consumer centric health tech for the 50+
- **INNOVATION SHOWCASE**: Creating platforms for showcasing innovative technologies
- **MEMBER INVOLVEMENT**: Engaging AARP members in providing early feedback on emerging trends and innovation

More info: [http://aarp.org/innovation50plus](http://aarp.org/innovation50plus)
AARP is a 37 million-member-strong nonprofit, nonpartisan organization that helps people turn their goals and dreams into real possibilities. We strengthen communities and fight for the issues that matter most to families, including healthcare, employment security, and retirement planning.