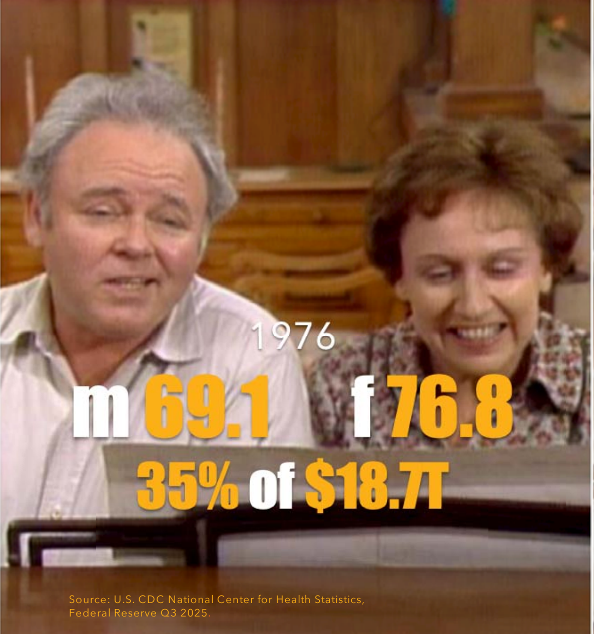
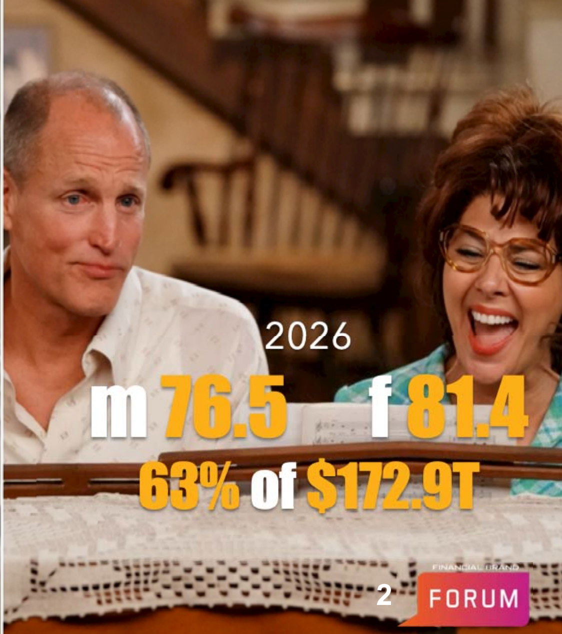
The Longevity Economy: Future-Proofing Growth in an Aging Nation

Joe Sullivan, CEO
Market Insights, Inc.

FINANCIAL BRAND FORUM





Source: U.S. CDC National Center for Health Statistics, Federal Reserve Q3 2025.

Strategic Recalibration Needed

- Deposit concentration skewing 60+
- Youth population growth slowing
- Consumers optimistic long-term, defensive short-term
- Megabanks/fintechs capturing majority of new checking

Most financial institutions
still market for a 40-year financial life.
The reality is a 70+ year
financial journey.

Growth Engine #1

Rebuild Lifecycle Trigger Marketing

New transitions exist within a 70-year financial life

Longevity Transitions & Triggers

- Student debt transitions
- Gig economy volatility
- Early caregiving for parents/ grandparents

- Peak earning years
- Sandwich generation strain
- Estate prep conversations

- Phased retirement
- Housing right-sizing
- Social Security optimization
- Fraud exposure

- Simplification
- Trusted contacts
- Cognitive safeguards
- Care financing


Shore United Bank
Follow
Important Banking Considerations for Individuals with Caregivers
YOU CAN HELP PREVENT ELDER FRAUD
LEARN HOW IN OUR BLOG
shoreunitedbank
Follow
You Can Help Prevent Elder Fraud! ... more

What to do, or do differently

- Detect triggers in transaction data, not just demographics
- Audit your automation flows – are they built only for youth acquisition?
- Reframe outreach around burden reduction, not product promotion.
- Build at least five longevity triggers into your marketing plan

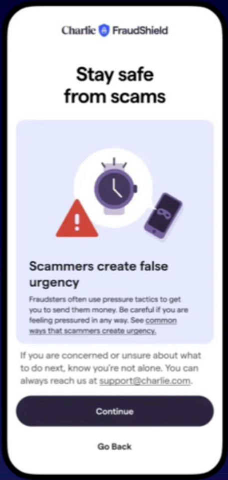
Growth Engine #2

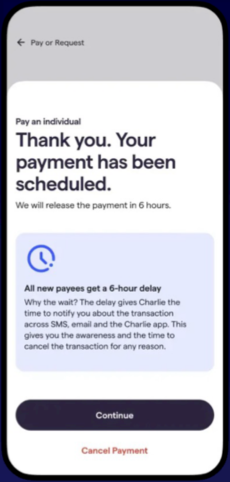
Expand from Marketing to Individual Consumers to Household Ecosystems

Your Hidden Growth Segment

The 45-65 cohort – the Sandwich Generation

- Highest stress
- Highest income
- Highest advisory need
- Highest cross-sell potential





A $250 payment was sent to Jane. Because it's a new recipient phone number, it will be released in 6 hrs.

What to do, or do differently

- Shift KPIs from ‘products per customer’ to ‘relationships per household’.
- Stop designing for decline, start designing for quality of life. Audit imagery and language used to describe 65+ cohort.
- Introduce family financial planning sessions, and start longevity conversations at 30, not 60
- Build one caregiving financial solution (e.g., caregiver line of credit)

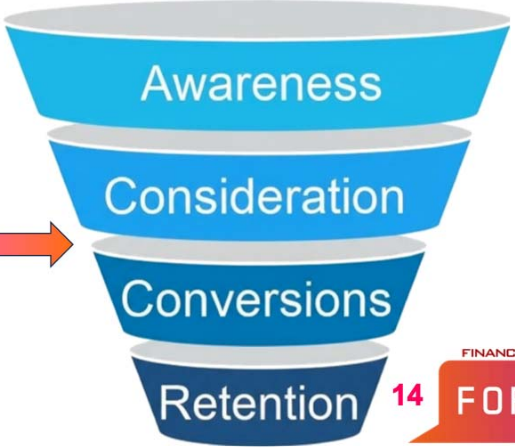
Growth Engine #3

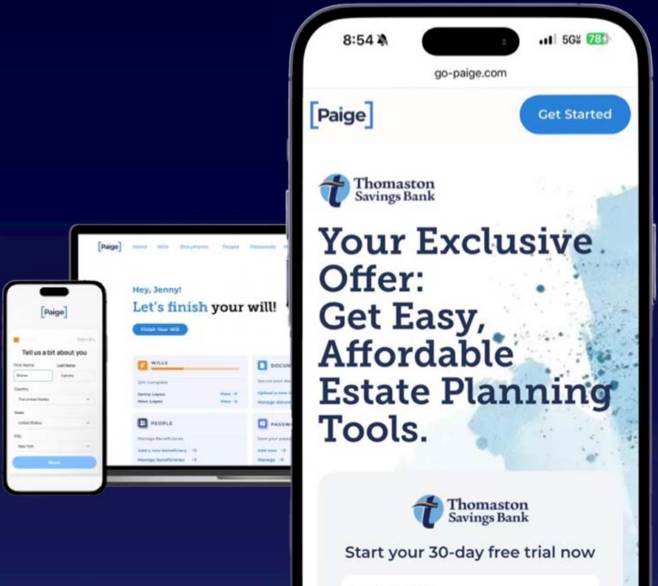
Turn Wealth Transfer into a Marketing Funnel

Wealth transfer is not an endpoint. It is a funnel entry point.

The Wealth Transfer Funnel

Where banks
and credit unions
typically loose




8:54
5G
go-paige.com
[Paige]
Get Started
Thomaston Savings Bank
Your Exclusive Offer:
Get Easy, Affordable Estate Planning Tools.
Thomaston Savings Bank
Start your 30-day free trial now
Hey, Jenny!
Let's finish your will!
Tell us a bit about you

What to do, or do differently

- Identify top 200 households over age 65.
- Map next-gen contacts for top households.
- Create a formal next-gen engagement plan – use AI to scale long-horizon guidance.
- Build a different product architecture for inheritors.

ACTION ITEM #1

Audit your longevity risk – **now!**

Within 30 days, review key elements and create longevity gap memo to leadership

ACTION ITEM #2

Launch one multi-generational initiative

Within 90 days, create & launch one new initiative (e.g., caregiving toolkit, estate engagement, phased retirement, etc.)

ACTION ITEM #3

Redesign one KPI.

Within 6 months, commit to one because what you measure, becomes strategy. In an aging nation, depth beats volume.


Questions?
#fbforum
FINANCIAL BRAND
FORUM

Thank you!

JOE SULLIVAN

jsullivan@formarketinsights.com
linkedin.com/in/mijoesullivan/
312.961.0188

FINANCIAL BRAND FORUM