

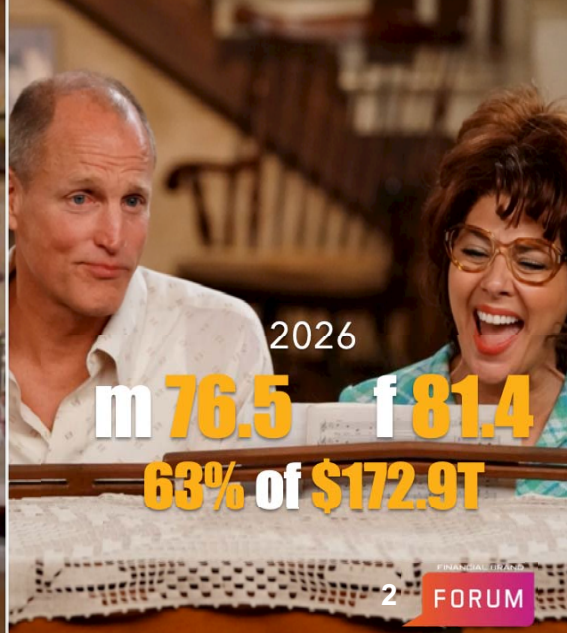
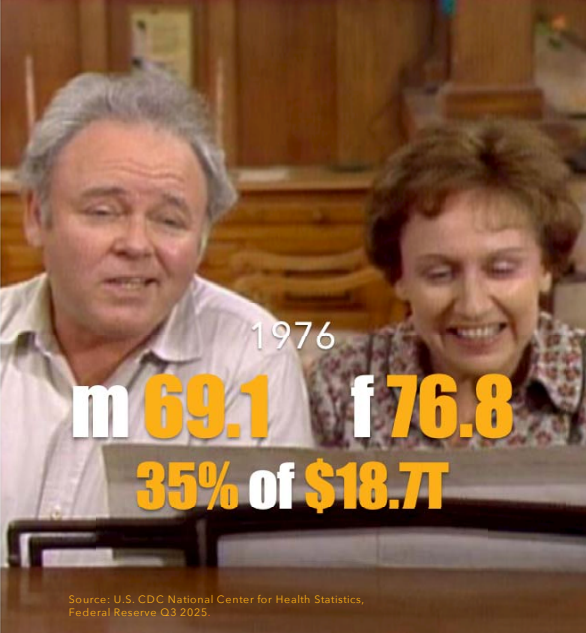
The Longevity Economy: Future-Proofing Growth in an Aging Nation

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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





YOU CAN HELP PREVENT ELDER FRAUD

LEARN HOW IN OUR BLOG



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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

RETIREMENT IS THE NEW ADVENTURE

How is this achievable?

- Adopt the "pay yourself first" method with each paycheck by prioritizing contributions to a retirement fund.
- Consider taking on a low-commitment side hustle and saving all the earnings for your retirement.
- Instead of missing out on fun, focus on the events that matter most, and spend accordingly.
- Consider using budgeting apps to track your expenses and identify areas where you can cut back.

Central Bank

Charlie  FraudShield

Stay safe from scams



Scammers create false urgency

Fraudsters often use pressure tactics to get you to send them money. Be careful if you are feeling pressured in any way. See [common ways that scammers create urgency](#).

If you are concerned or unsure about what to do next, know you're not alone. You can always reach us at support@charlie.com.

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← Pay or Request

Pay an individual

Thank you. Your payment has been scheduled.

We will release the payment in 6 hours.



All new payees get a 6-hour delay

Why the wait? The delay gives Charlie the time to notify you about the transaction across SMS, email and the Charlie app. This gives you the awareness and the time to cancel the transaction for any reason.

Continue

Cancel Payment

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

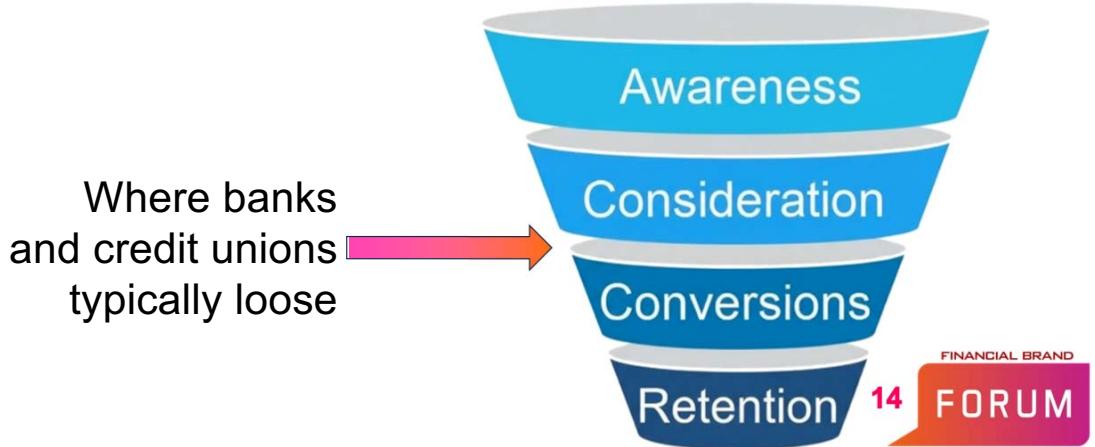
- Shift KPIs from 'products per customer' to 'relationships per household'.
- Stop designing for decline, start designing for quality of life. Audit imagery and language used to describe 65+ cohort.
- Introduce family financial planning sessions, and start longevity conversations at 30, not 60
- Build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

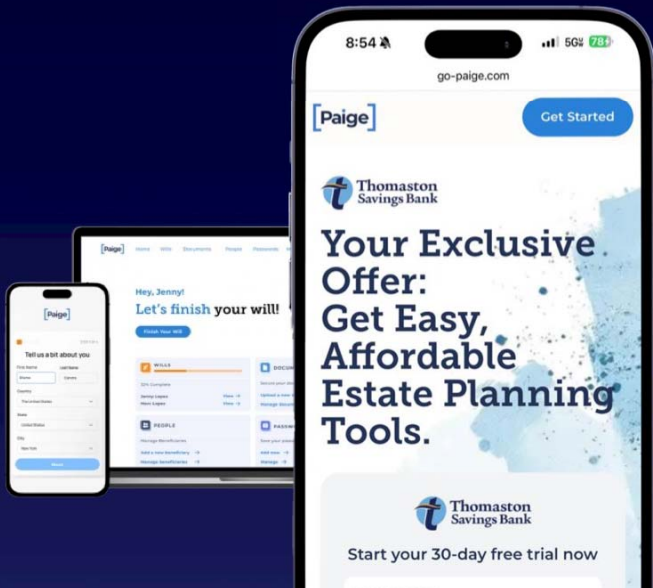
Growth Engine #3

Turn Wealth Transfer into
a Marketing Funnel

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

The Wealth Transfer Funnel





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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.

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Questions?

#fbforum

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Thank you!

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