AARP
Real Possibilities

ENTERPRISE STRATEGY FUTURECASTING OVERVIEW

August 17, 2018

2030

First Boomer turning ***85***

First GenXers turning ***65***

First Millennials turning ***50***

ENTERPRISE
STRATEGY
FUTURECASTING

UNPRECEDENTED CHANGE

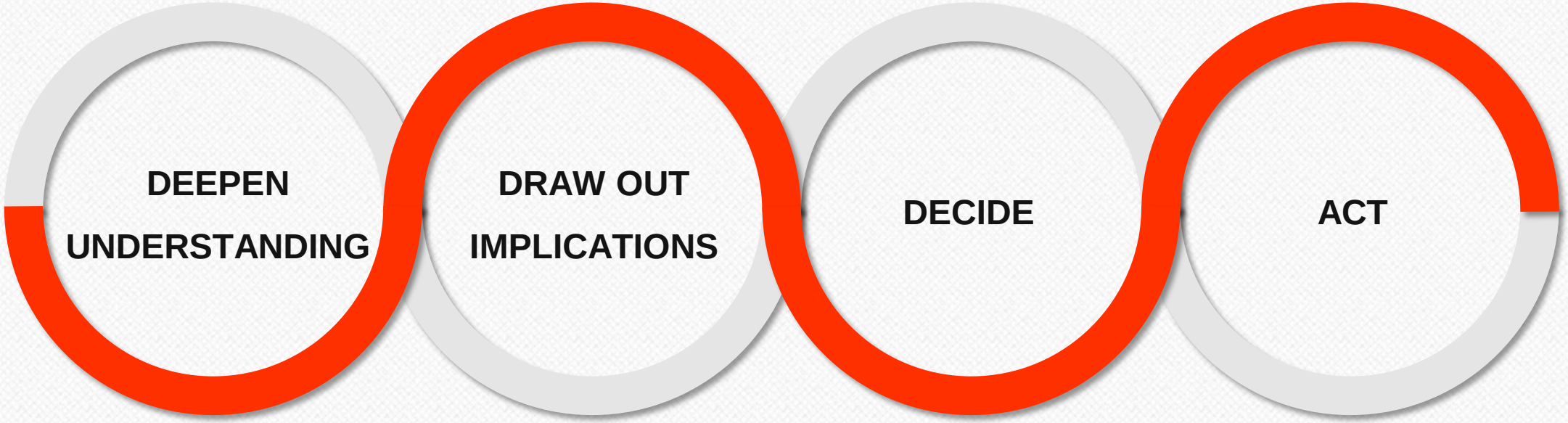
- Technological
- Economic
- Social
- Environmental
- Political

TRANSFORMATION IMPERATIVE

OPPORTUNITY

THREAT

OBLIGATION



A profound understanding of the external environment

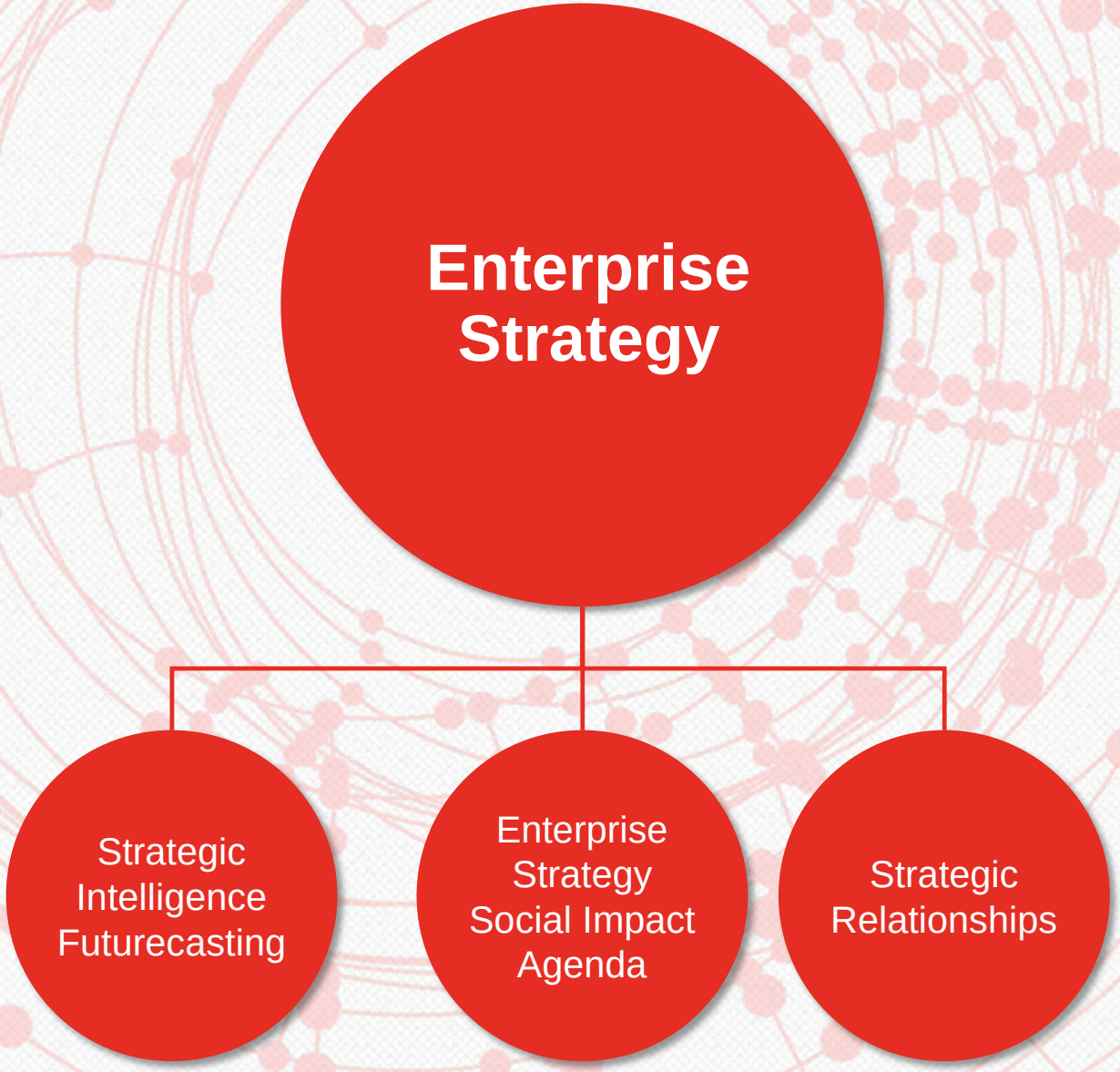
An objective appraisal of resources and capabilities

Clear and common focus among decision makers

Positioning relentlessly for success

A PART OF ENTERPRISE STRATEGY

- Trend analysis (external surveillance and internal stakeholdering)
- Futurecasting, including Board support
- Special projects lead to advance transformation agenda priorities
- Trendspotting for Issue Areas and Strategic Priorities; consulting support
- Partnership with Thought Leadership, Research and ASI



WHAT'S DIFFERENT?

FROM:

- Reporting information about specific parts of the near-term external market landscape
- Analysis-driven orientation that delivers informative insights
- Opportunistic impact on Enterprise Strategy

TO:

- Wider view and more structured evaluation of macro- and longer-term external trends
- Stronger focus on early-warning and opportunity signals to impact executive decision-making
- Strategically defined analyses explicitly linked to enterprise strategy
- Actively engaging stakeholders to assess and define implications.
- Systematically Engaging Executive Management and Board to drive decision making and enterprise action

FUTURECASTING APPROACH

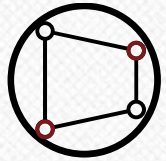
WHAT IS FUTURECASTING?

What:
Futurecasting is a structured approach to envisioning and evaluating future scenarios that could affect AARP's strategy and ability to make impact at scale.

Why:
Futurecasting helps us see the world differently to expand possibilities, avoid blind spots and prepare for the future.

FUTURECASTING PRINCIPLES


Look with fresh eyes


Seeking a diversity of perspectives


Think five years out


Ask "What if?"


Look for patterns


Leverage personal experience


Apply to the businesses


Be bold


Experiment and learn

A Futurecasting approach requires embracing a set of principles and mindsets to think strategically about an organization's future.

FUTURECASTING FRAMEWORK

STEEP View:
Sensing and prioritizing trends

OUTCOMES

- Anticipate shifts and mitigate against blindspots
- Inform risk profile
- Inform strategy evolution

AARP View:
Strategic deep dives

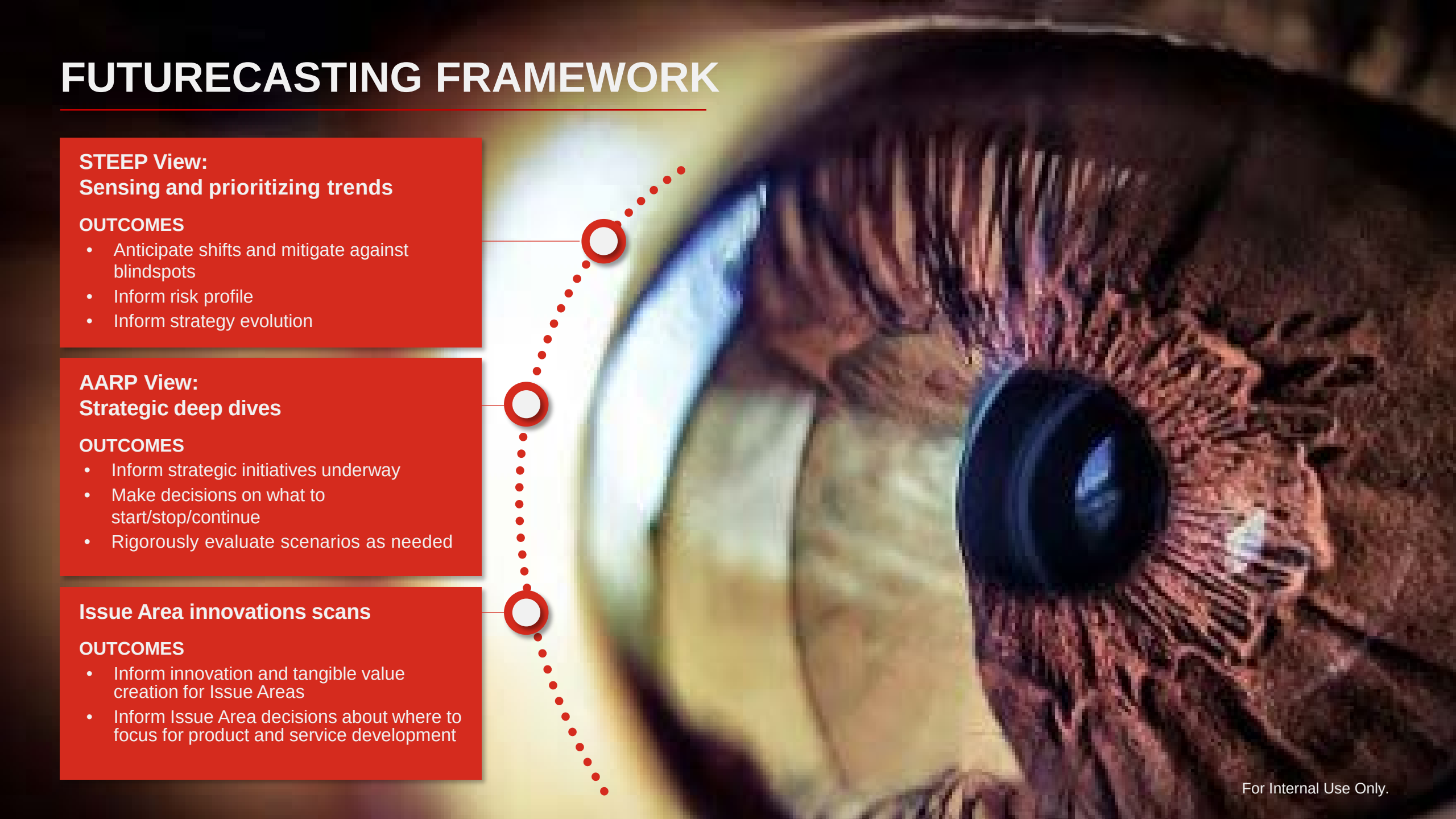
OUTCOMES

- Inform strategic initiatives underway
- Make decisions on what to start/stop/continue
- Rigorously evaluate scenarios as needed

Issue Area innovations scans

OUTCOMES

- Inform innovation and tangible value creation for Issue Areas
- Inform Issue Area decisions about where to focus for product and service development



HEALTH WEALTH SELF: DRILLING DOWN

Scans identify shifts and innovations occurring in the external landscape applicable to each strategic pillar and Issue Areas.

- Surface examples of how trends are playing out in each area
- Detect threats/opportunities that alter AARP's fundamental competitive landscape
  - Ascertain risks to/opportunities for current value proposition
  - Evaluate potential to disrupt/enhance one or more dimensions of AARP's business model, including membership, royalties, discounts, advertising
- Discover new opportunities or innovations in the marketplace that merit further exploration. Connect across enterprise as appropriate
  - Products and services
  - Partnerships
  - Investments

Evaluate specific risks or opportunities related to

ISSUE AREAS
- Caregiving
- Healthy Living

BUSINESS MODEL SHIFTS:
- Insurance
- Care Delivery

ISSUE AREAS
- Savings and Planning
- Work and Jobs

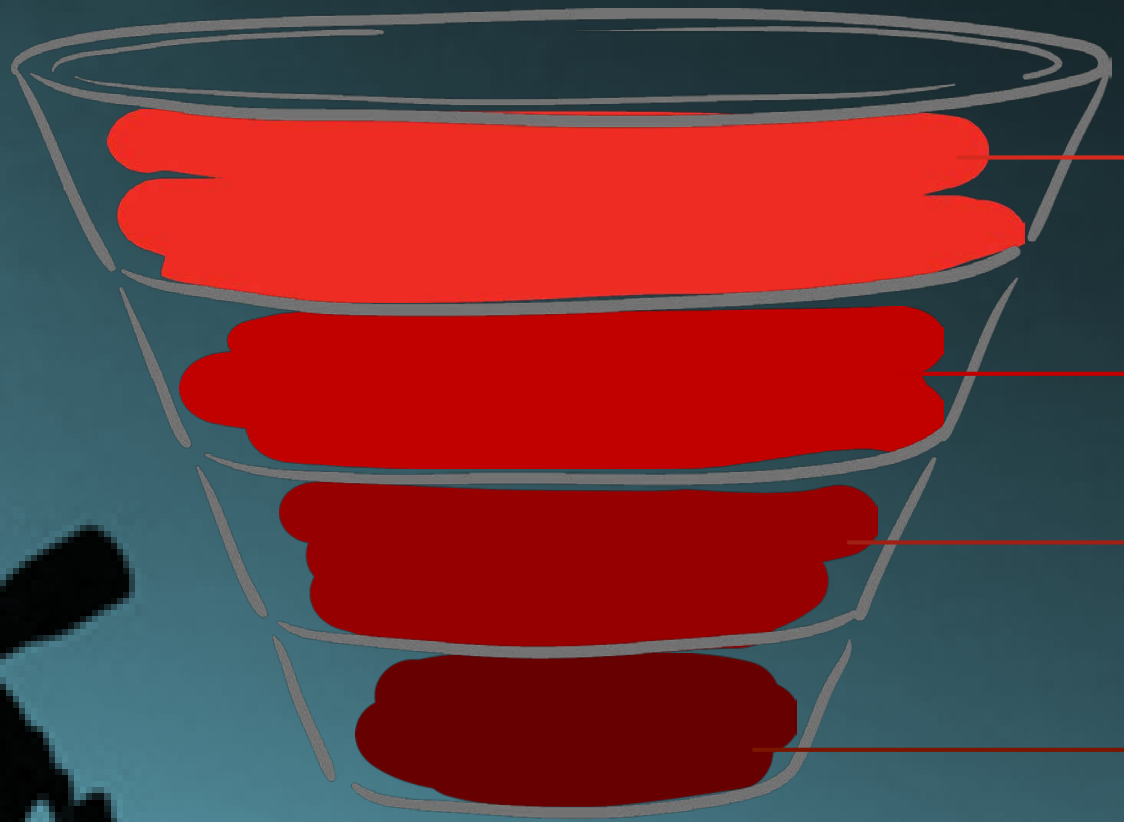
BUSINESS MODEL SHIFTS:
- Insurance
- Banking Payments

ISSUE AREAS
TBD

ENGAGEMENT MODEL SHIFTS:
- Content Consumption
- Tech-Self-Directed/
- Hyper-Connected

CASTING A WIDE EXTERNAL NET

THE FUTURECASTING FUNNEL



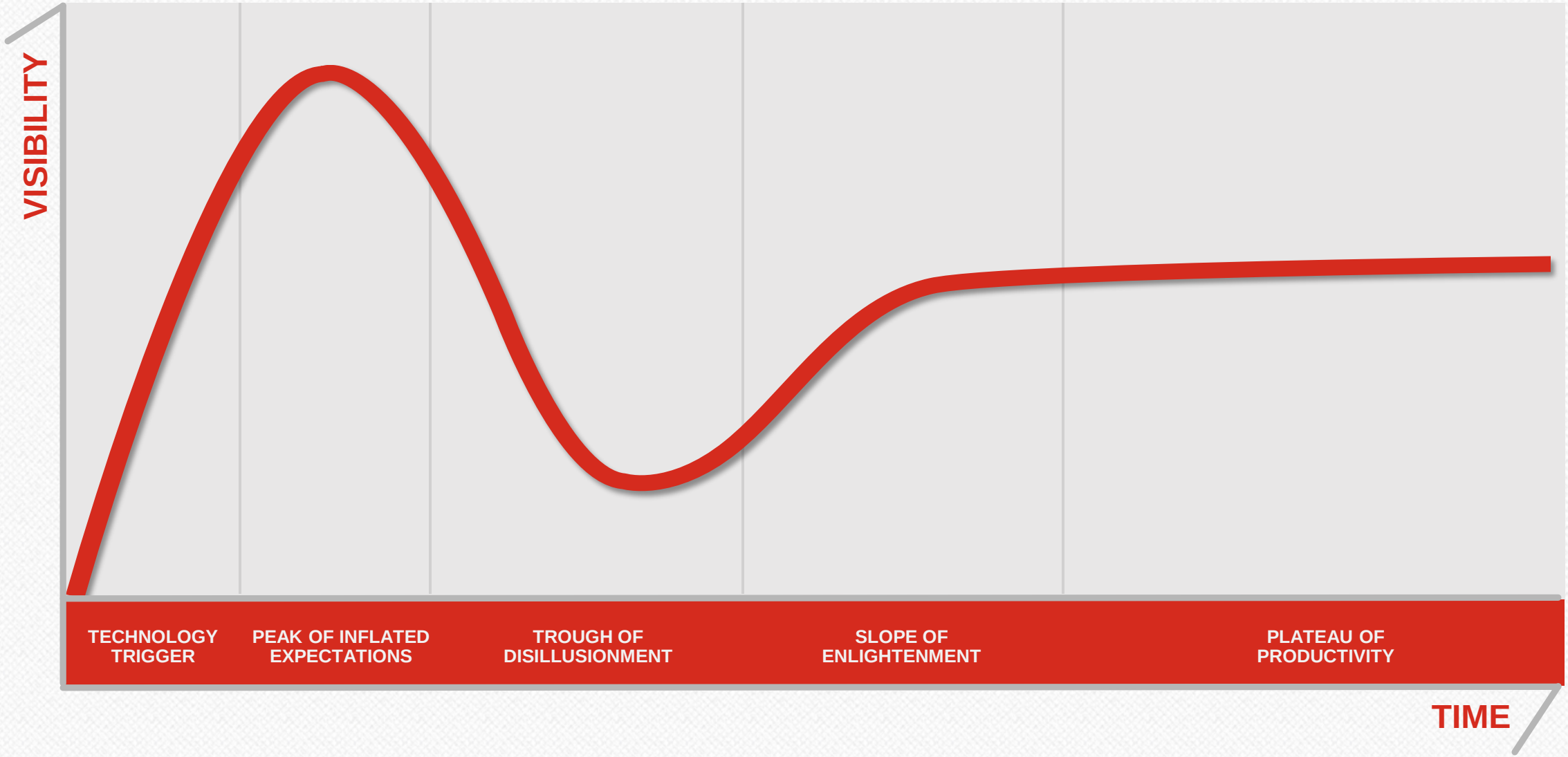
STEEP Forces & Megatrends

Zones of Disruption

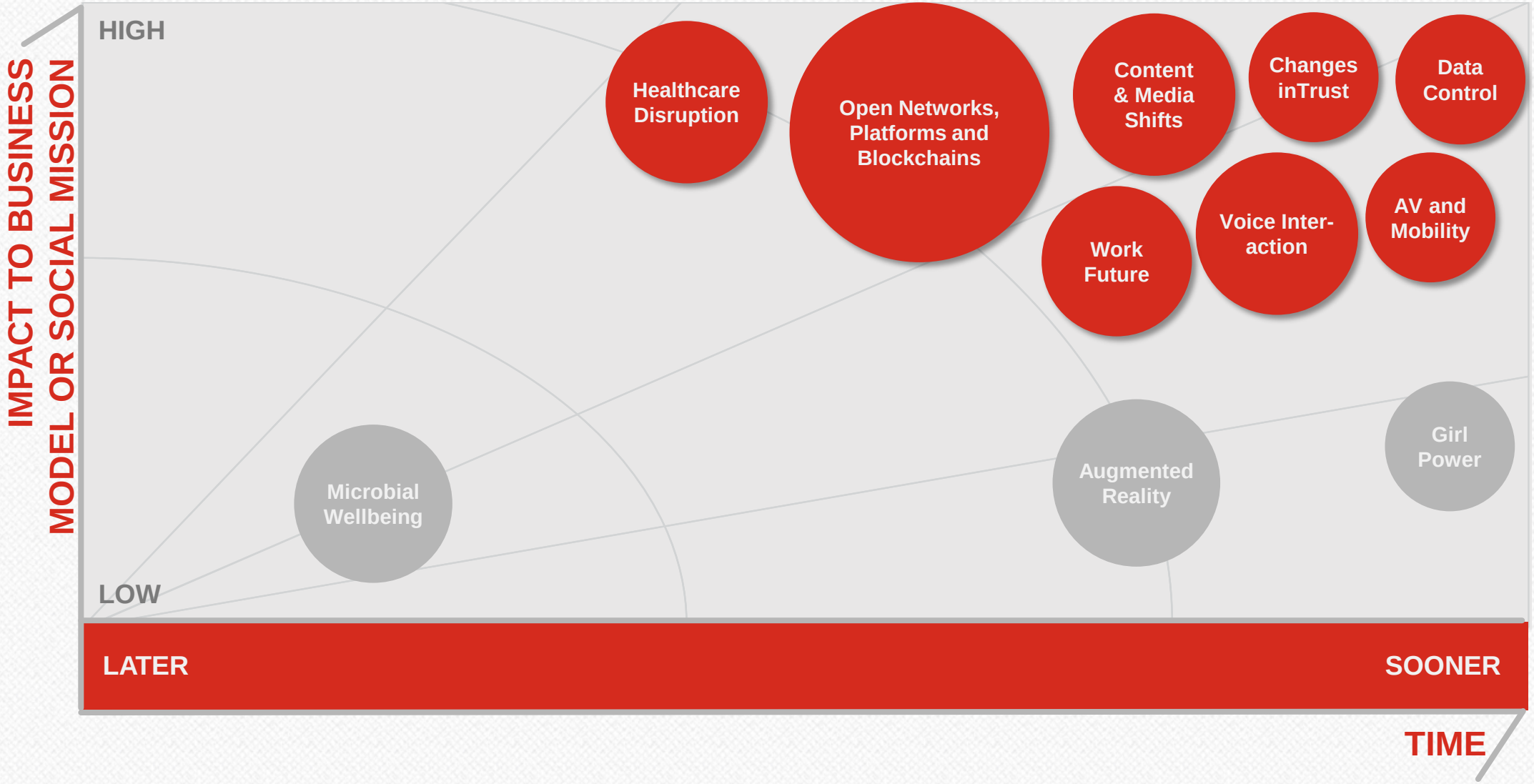
Futurecasting Topics

Implications and Actions

HYPE CYCLE: DISCERNING SIGNAL FROM “NOISE”



TRACKING 8 BIG THINGS IN 2018

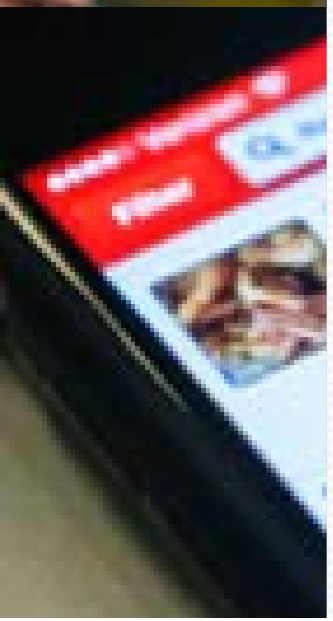


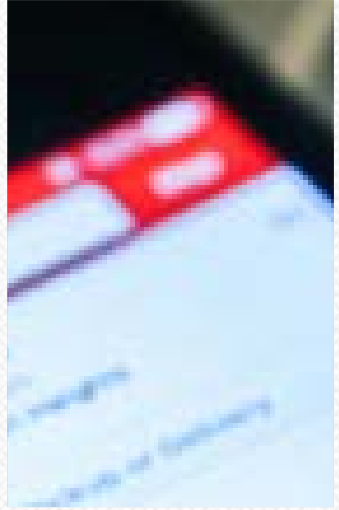
OVERLAY:
LIVING 100 / GLOBAL AGING

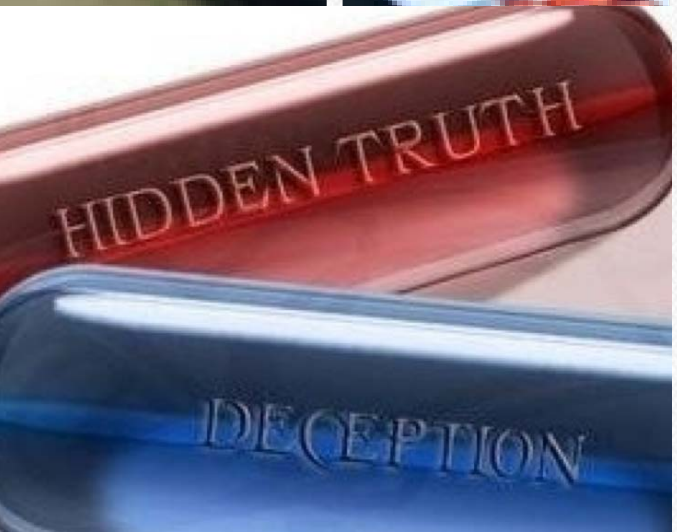
More than three stages

- No longer a simple three-stages, life trajectories change as do assumptions and expectations about them
- Markets respond with new categories to address working, learning, loving and staying healthy across lifetimes
- Economies, societal institutions and business models already are adapting

CHANGES IN TRUST







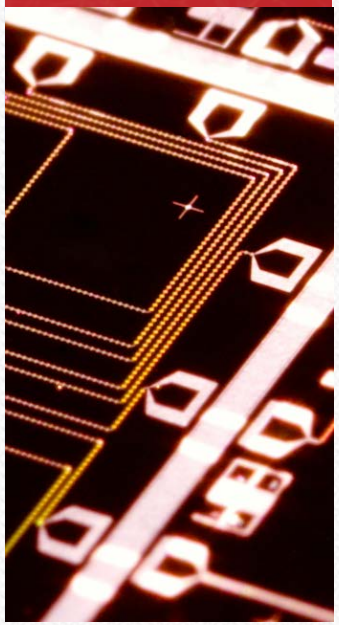
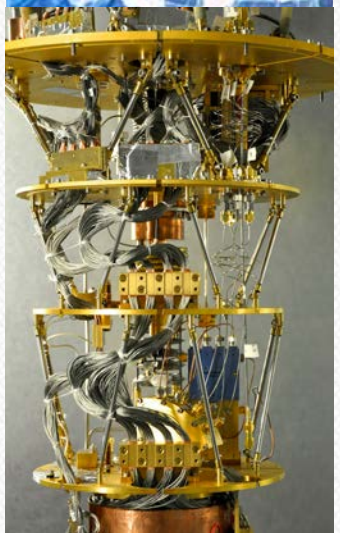
Implications for AARP:
How can AARP enhance its trusted reputation in new ways (e.g., greater transparency and responsiveness to member feedback and “reviews”)? What must AARP be willing to stop doing? Start doing? Change?

NEW TERMS OF TRUST (DIS)EMPOWER

- Consumers bypass experts and discount fancy brand commercials in favor of user comments and ratings.
- New kinds of authorities leverage platforms to coordinate, or manipulate, individuals and groups
- Social / political norms eroded by social media and cycles of ever more extreme behavior
- Trust in legacy brands and institutions, especially political, deteriorates
- Businesses optimize for five-star ratings and viral lift, and market with greater transparency of values, processes and profits





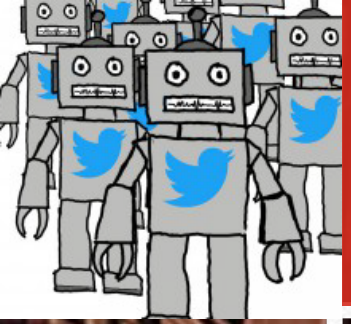





DATA CONTROL

Implications for AARP:
What technology, data and analytic capabilities must AARP acquire to keep pace? How can AARP help members gain control over data and reap its value? Can we leverage our role as an identity provider and move services to scale? What advocacy and policies are required?

HARNESSING THE POWER OF DATA FOR INDIVIDUALS AND COMPANIES

- Experiences, interactions, marketing and content driven by rapid collection of real-time, often unstructured, data and AI-powered analysis
- Every organization has a digital stack at its core
- Personal data as an asset – that accrues to businesses or individuals
- For individuals, AI-augmented identity tools help manage social, economic and political tasks
- Acceleration of computing power – AI and quantum – challenge business models and security
- Contracts, rules and regulations increasingly embedded in things we use



CONTENT & MEDIA SHIFTS

Implications for AARP:
Is AARP willing to embrace new models for creating and distributing content? What new technologies, data capabilities and skill sets do we need? What new experiments can we try? What principles do we need to embrace and promote within the organization?

MEDIA PLATFORMS FOR MASSES, MEANING FOR ME

- Greater vertical control of creation and distribution by the Big Four (Amazon, Apple, Google, Facebook)
- Driven by massive collection, analysis and use of ***data***
- Content *no longer separate from data* about individuals
- Fake identities, trolls and social bots reinforce tribal tendencies
- Digital marketing and advertising move to new revenue models

Implications for AARP:
How does AARP show up in voice channels? What value can we create? What technical capabilities, data sources and skill sets do we need? How does AARP maintain brand strength? How do we keep crucial IP that we help develop?

VOICE TRANSACTIONS

SHRINKING THE DISTANCE TO CONSUMERS

- Consumers will simply say what they want and be understood by a bot that will answer the question, do the task or buy the product
- New platforms for disintermediation – and companionship
- Lessens cognitive load on user
- Source of deep insights and ability to personalize – IF unstructured data can be captured and analyzed
- Intellectual property and privacy up for grabs

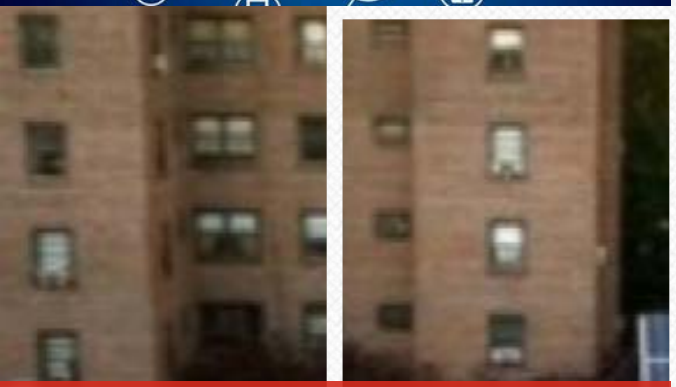
Implications for AARP:
How can AARP help members and society adjust to the ripple effects, from policy and regulation to access and greater mobility to loss of jobs changes? How can AARP continue to evolve its products and programs to meet the rapidly changing realities of this space?

AV AND MOBILITY

MOBILITY AS A SERVICE, AUTOMATED AND ON DEMAND (MOSTLY)

- Reduced need for individuals to drive to access necessities such as food, medicine and healthcare
- Consumers, car companies and insurance moves to fleet / per mile models
- Potential for regulators and advocates to influence how communities adapt
- Particular challenges for scaling and viability in rural areas
- Millions of transportation jobs impacted

OPEN NETWORKS, PLATFORMS AND BLOCKCHAIN



Implications for AARP:
How will AARP play in and take advantage of the open sector while staying true to our tradition of looking out for members' best interests? What measures are required to incentivize open behaviors between AARP and members, partners and among our work force? What new mindsets and skillsets do we need to take advantage of open technologies?

COMMUNITY CREATED AND MEDIATED

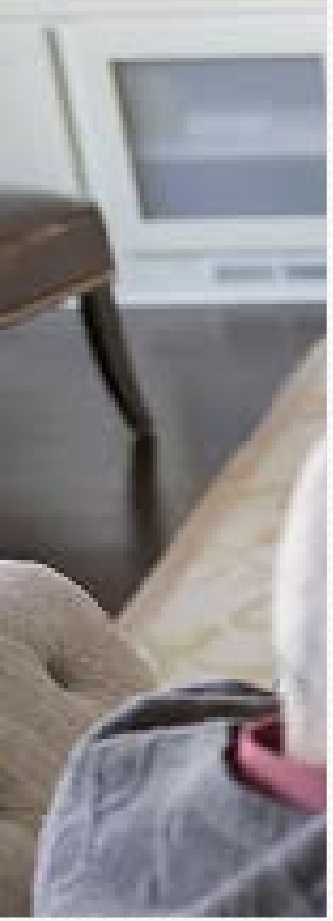
- Open behavior across commerce, safety nets, communications, partnerships and more to solve personal and societal needs
- Accelerated by technologies like blockchain and platforms
- Value from previously untapped assets; risk redistributed
- Winning companies will encourage more decision making and risk taking through collaboration co-creation and crowdsourcing at scale.

Implications for AARP:
What long-term implications for AARP's policy, advocacy, programs and content might we consider? How might AARP play a role in steering thinking about the critical role of assets, especially personal data, as a mode of income generation in the future?

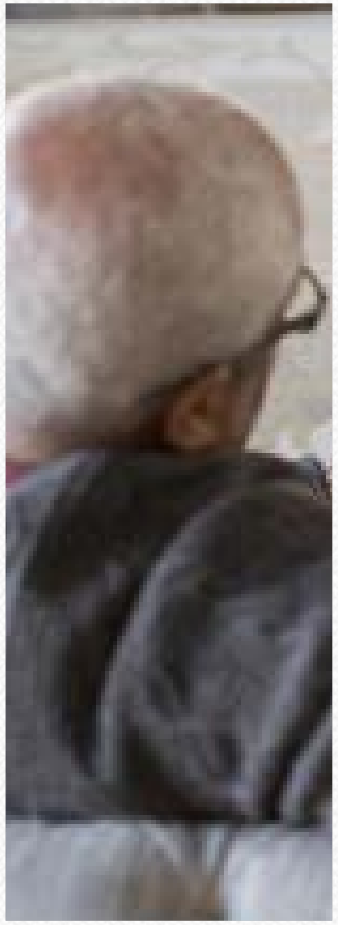
WORK FUTURE

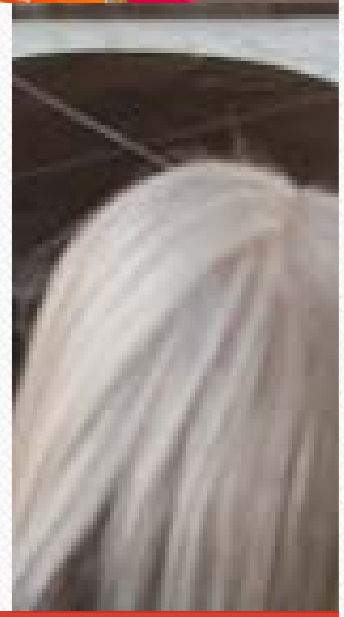
DRAMATIC WORK DISRUPTION

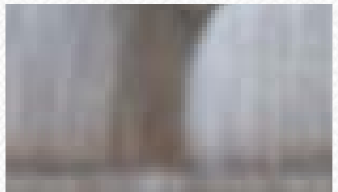
- 60 percent of occupations are at least partially automatable.
- Fully one third of workers may have to switch to new jobs by 2030
- More gigs, fewer permanent jobs
- Reassessment of employee protections
- Real-time credentials, not resumes
- Need for new asset-based income stream options beyond wage labor—for example, data



HEALTHCARE DISRUPTION





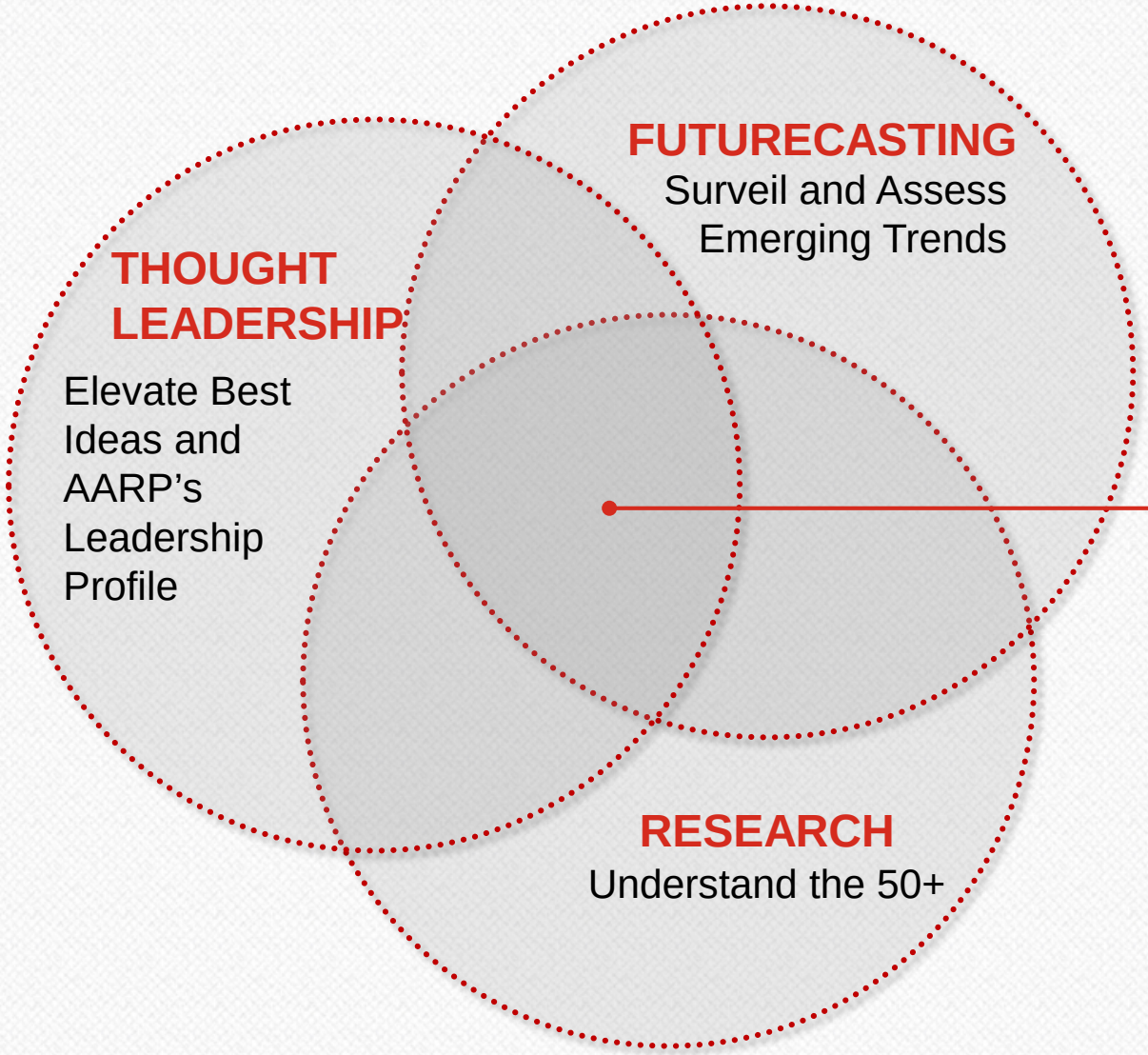


Implications for AARP:
How can AARP help people manage vast amounts of medical data now available to them and those they care for? What is our role in the future insurance market? What kinds of digital and robotic capabilities could we encourage for better, more efficient access to care?

PERSONALIZED HEALTHCARE AND COVERAGE WITH YOU IN CHARGE

- Doctor visits by Skype, diagnoses by AI
- Digital care orchestration and robots-as-a-service to aid individuals and caregivers
- New models for insuring health, cutting costs and hedging risks
- Individualized health plans--targeted gene-level therapies, genetic counseling, even nutrition
- Individual self-empowerment through access to medical records and user-controlled identity
- Innovation constrained by regulated and non-market based (policy-driven) nature of much of the current healthcare system

HOW DOES FUTURECASTING WORK WITH OTHER "INSIGHT" FUNCTIONS?



A complete, accurate, insightful and actionable view of external landscape and the 50+.

FUTURECASTING:
BOARD ENGAGEMENT

- Select Topics for Board dialog
- Short discussions
  - to develop shared understanding
- In-depth sessions
  - to refine aspects of current strategy
  - to identify new components of strategy

What *you* will see from futurecasting in 2018

What futurecasting wants from *you* in 2018

QUESTIONS?

Appendix A

STEEP Macro-Trends and Zones of Disruption

STEEP Forces

Social **T**echnological **Ec**onomic **En**vironmental **P**olitical

S - More people will live to 100 with *far greater variability and variety* in how each person (chooses to) experience aging.

S - Societies will be increasingly shaped by global connectivity, work and commerce with many more *direct* connections to people, things and opportunities that *precisely* align to personal *preferences and interests;* even hard-to-find ones

S - Consumers will buy fewer things as they seek more services and experiences that align with their *individual* preferences

S - Disparities of access, security and voice among different social groups will increase often without awareness by those groups who are most affected/disenfranchised.

T - People will increasingly depend on artificially intelligent connected devices to broker our interactions.

T - Artificial intelligence, bots and robotics will overlay daily infrastructures, interactions and augmented realities we experience in the physical world.

T - Biology itself will become programmable.

Ec - Income inequality will persist while income opportunities, both wage- and asset-based, will become more fragmented, laying conditions for severe socio-economic challenges.

Ec - More people will work longer to make ends meet, and do so in a rapidly shifting work environment of increasing automation and gig-based employment.

Ec - Platform models will dominate as interface between people and organizations, even replacing institutions.

En - Urbanization and climate change continue unabated, often with extreme impact and rapid adaptation to extreme events will become the norm.

En - Increasingly high resolution and detail about our world(s) will challenge our understanding of and response to complex ecosystems, causing deep cultural rifts.

P – New kinds of authorities, often neither institutional nor even human, can reach, influence and mobilize much smaller and much larger audiences, encouraging a retreat to tribalism for many people.

P - Traditional structures of power and authority will continue to erode as 20th century conventions or efficiencies of scale no longer guarantee power. Results are increasingly unpredictable due to rapid cycling, threatening even democracy itself.

Zones of Disruption

Indicates futurecasting *analysis* planned for 2018
Indicates carried forward from 2017
Indicates *new* topic identified for 2018+

Voice-Enabled Neartility

A voice-activated world moves closer in physical proximity. shrinking the distance between people, organizations, things and experiences.

Open Sector Empowerment

Resources are open to everyone in exchange for contributing to design, maintenance, and participation. Openness will apply to commerce, safety nets, communications, etc. It will be accelerated by platform models and technologies like blockchain, enabling transactions without the need for an intermediary.

Future of Work and Gigs

Radical reshaping of work and "workers" shift income and purpose potential for millions.

The Trust Economy

The currencies of trust shift towards reputation, transparency and collaboration as we re-learn who, what and how to trust.

Behavioral Science

behavioral economics, such as gamification and incentives, and neuroscience push people to change mindset and behavior more effectively

Automated Personas

Network nodes will replace households as the economic unit of analysis. Minimum viable identities will emerge to secure privacy. Bots and robots will anticipate and serve on our behalf.

STEEP Forces

Social	Technological	Economic	Environmental	Political
S - More people will live to 100 with *far greater variability and variety* in how each person (chooses to) experience aging. S - Societies will be increasingly shaped by global connectivity, work and commerce with many more *direct* connections to people, things and opportunities that *precisely* align to personal *preferences and interests;* even hard-to-find ones S - Consumers will buy fewer things as they seek more services and experiences that align with their *individual* preferences S - Disparities of access, security and voice among different social groups will increase often without awareness by those groups who are most affected/disenfranchised. (Simultaneous oppression/empowerment of women and girls?)	T - People will increasingly depend on artificially intelligent connected devices to broker our interactions. T - Artificial intelligence, bots and robotics will overlay daily infrastructures, interactions and augmented realities we experience in the physical world. T - Biology itself will become programmable.	Ec - Income inequality will persist while income opportunities will become more fragmented, laying conditions for severe socio-economic challenges. Ec - More people will work longer to make ends meet, and do so in a rapidly shifting work environment of increasing automation and gig-based employment. Ec - Platform models will dominate as interface between people and organizations, even replacing institutions.	En - Urbanization and climate change continue unabated, often with extreme impact and rapid adaptation to extreme events will become the norm. En - Increasingly high resolution and detail about our world(s) will challenge our understanding of and response to complex ecosystems, causing deep cultural rifts.	P – New kinds of authorities, often neither institutional nor even human, can reach, influence and mobilize much smaller and much larger audiences, encouraging a retreat to tribalism for many people. P - Traditional structures of power and authority will continue to erode as 20th century efficiencies of scale no longer guarantee power, with results that are increasingly unpredictable due to rapid cycling.

Social Technological Economic Environmental Political

New Authorities

Traditional structures of power and authority, including communication, are ripe for disruption, destabilizing existing modes and giving way to new ones.

Coded Lives

Contracts, rules and regulations will increasingly be embedded in the IoT.

Augmented Self and Environment

Distinctions between ourselves and our smart devices will blur allowing us to extend control of our environments.

Microbial Well-Being

Paradigm shifts in medicine and food systems drive personal microbial medicine.

Girl Power

Empowerment *and* disenfranchisement of women and girls cause social shifts and rifts.

Impermanent Habitat

Crisis settlements create bottom-up communities and digital citizenship makes it easier to live and do business anywhere in the world.

What to Look For

Voice-Enabled Neartility

Consumers will find more points of interaction in their everyday lives where they can simply say what they want and be understood by a bot that can answer the question, do the task or buy the product, Businesses will have to learn how to deliver value via platforms that are critical, yet beyond their control.

Open Sector Empowerment

Individuals and organizations turn to the open sector to meet personal and societal needs that the governmental and proprietary sectors have not or cannot. Winning companies will encourage more decision making and risk taking through collaboration co-creation and crowdsourcing at scale.

Future of Work and Gigs

Individuals gain new baseline technical skills and credentials as they increasingly strike out on their own and perform discrete tasks as members of virtual "dream teams." Employers attempt to redesign benefits, while governments reassess employee protections.

The Trust Economy

Consumers bypass experts and discount fancy brand commercials in favor of user comments and ratings. Businesses optimize for five-star ratings and viral lift, and market with greater transparency of operations and values.

Behavioral Science

Companies turn transactions into Individuals little nudges that are designed to help "steer" us away from our instincts and habits and to better decisions like walking more, saving more, empathizing better with others. People do more things simply by "thinking" them.

New Authorities

As once-marginalized groups find voice on the internet, audiences for mainstream media splinter into smaller, self-reinforcing echo chambers. New structures of power and authority emerge on social media platforms, destabilizing social order and the political landscape.

Automated Personas

Consumers increasingly look to bots to handle rote, high-friction tasks of everyday life such as fighting parking tickets or preparing taxes. Businesses will emerge that help people manage their bots and fend off unwanted bots.

Coded Lives

Businesses embed terms of service in more types of products, limiting consumers' ability to buy beyond their chosen ecosystem. For consumers, ownership increasingly feels like leasing.

Microbial Well-Being

Businesses will compete to design custom-made food and medicine for individual consumers based on their genetic make-up.

Girl Power

Women exercise newfound power and influence over institutions, corporations and governments, even as countervailing forces threaten rights and economic gains. Successful organizations revisit assumptions about women's role in their own structures, as well as society as a whole.

Impermanent Habitat

Developers, builders and planners create more types of life stage-appropriate housing for people as their needs change. Older people and their caregivers seek and find more flexible solutions.

Augmented Self and Environment

Consumers become ever more comfortable with computers covering, attached to, or even implanted in their bodies.

Appendix B

Additional Zones of Disruption

Implications for AARP:
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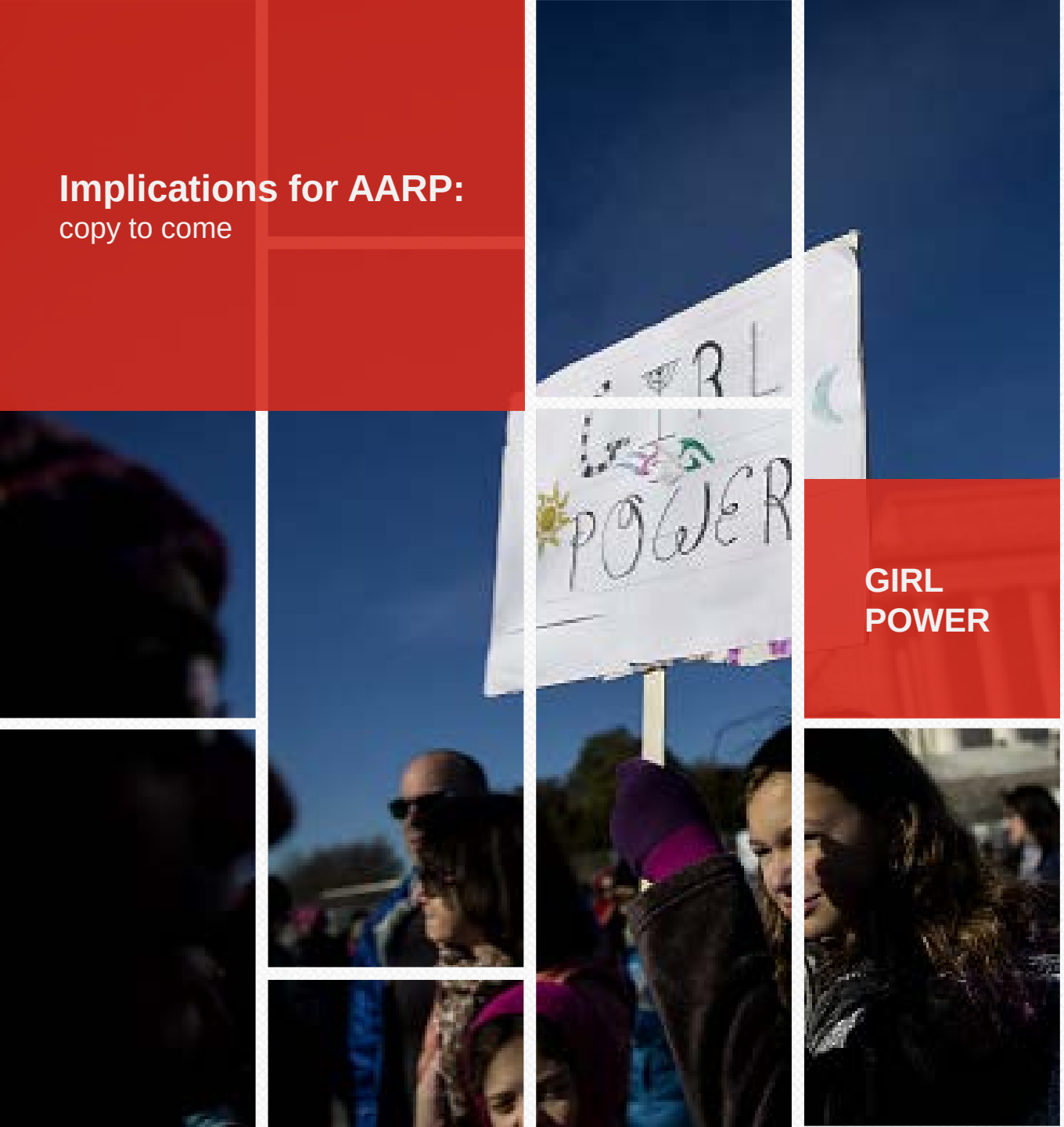


SOCIAL, ECONOMIC AND POLITICAL UPS AND DOWNS

- Education of girls changes societies
- Purchase power
- Sexual harassment into the light
- Increasing representation—in politics and portfolios

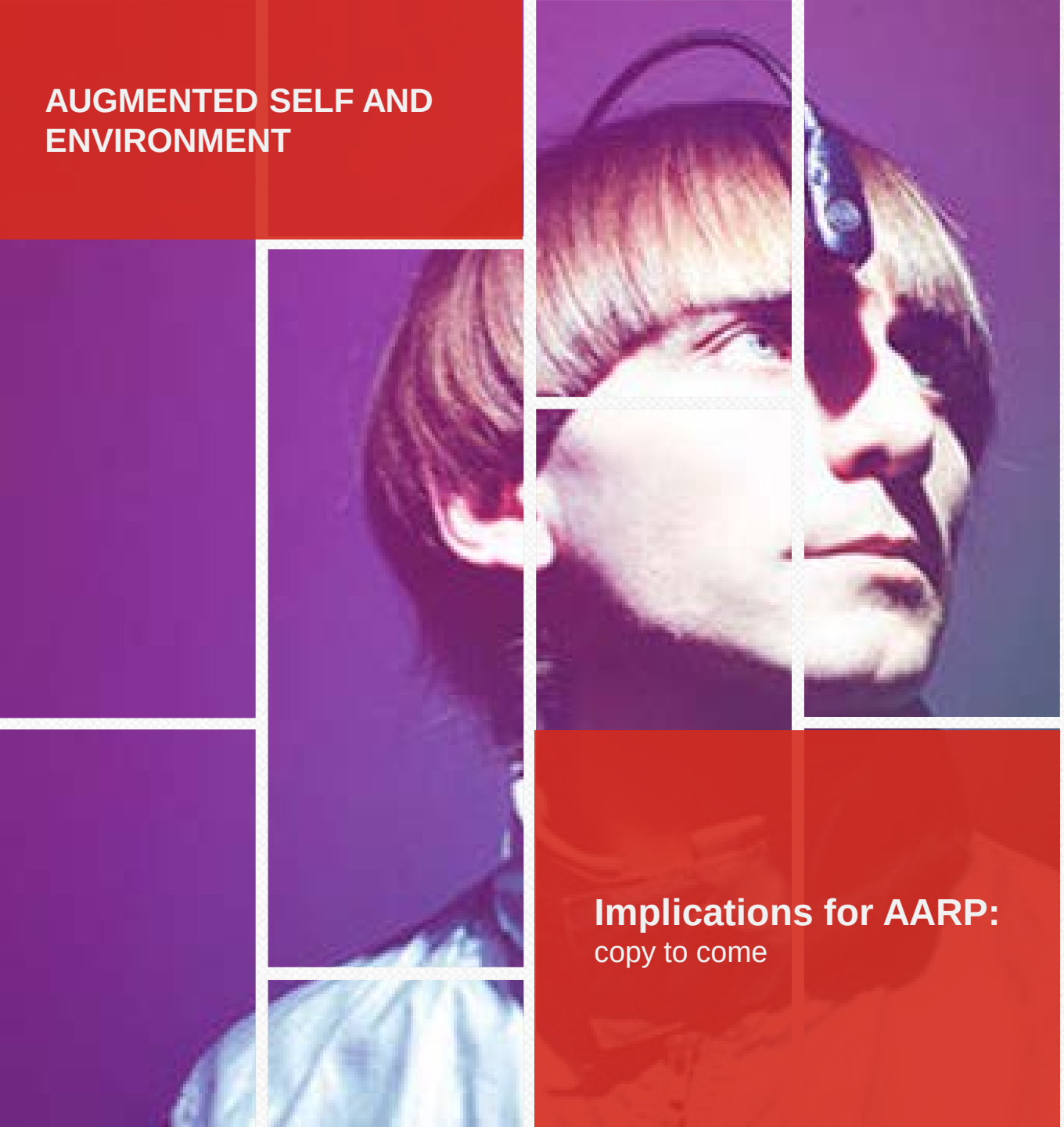
Implications for AARP:
copy to come

MICROBIAL WELL-BEING

PERSONALIZED, TARGETED AND EMBEDDED HEALTH

- Personal, microbial medicine demands paradigm shifts in sick-care and health-care
- Targeted therapies at the scale of genes
- Food systems evolve toward eating for change

AUGMENTED SELF AND ENVIRONMENT



Implications for AARP:
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LAYERED REALIT(IES)

- Distinctions between ourselves and our smart devices will blur
- Incorporated into our daily lives and personal identities
- Embedded in clothing or ingested into the body, allowing us to extend control of our environments.

AUTOMATED PERSONAS

Implications for AARP:
Copy to come

THE NEW FACE OF TRANSACTIONS

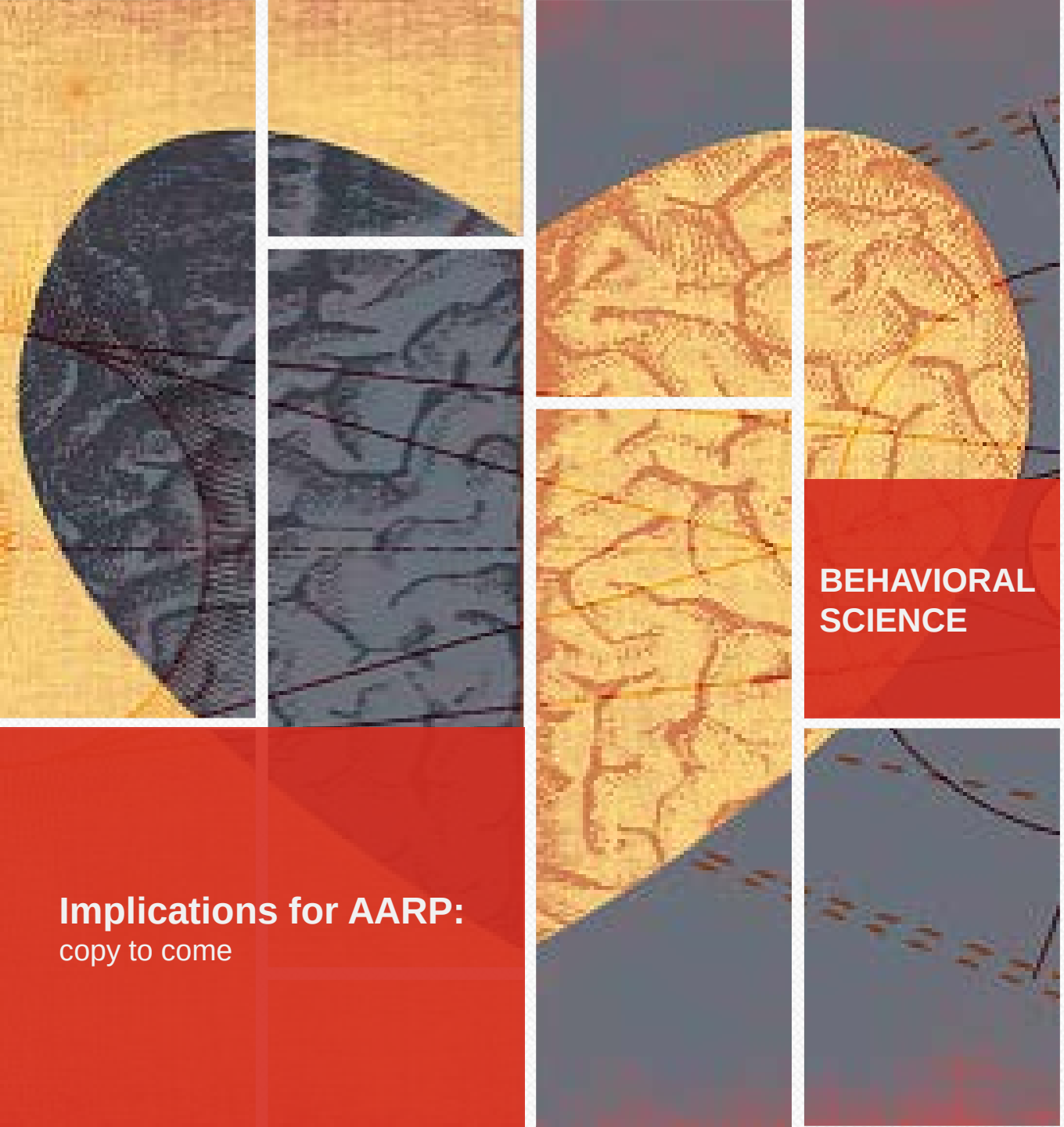
- People anchored as nodes in multiple intersecting networks
- Marketers market to personas, not households
- Identity management tools for social, economic and political tasks
- Streamlined, node-to-node transactions
- Bots and robots will anticipate and serve personal needs.

Implications for AARP:
copy to come

IMPERMANENT HABITAT

EVER-CHANGING LIVING CONDITIONS

- Increasing number of climate-change, political and economic refugees
- Mobile population seek lighter-weight shelter
- Digital citizenship makes it easier to live and do business anywhere in the world



Implications for AARP:
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NUDGE ‘EM TO BUDGE ‘EM

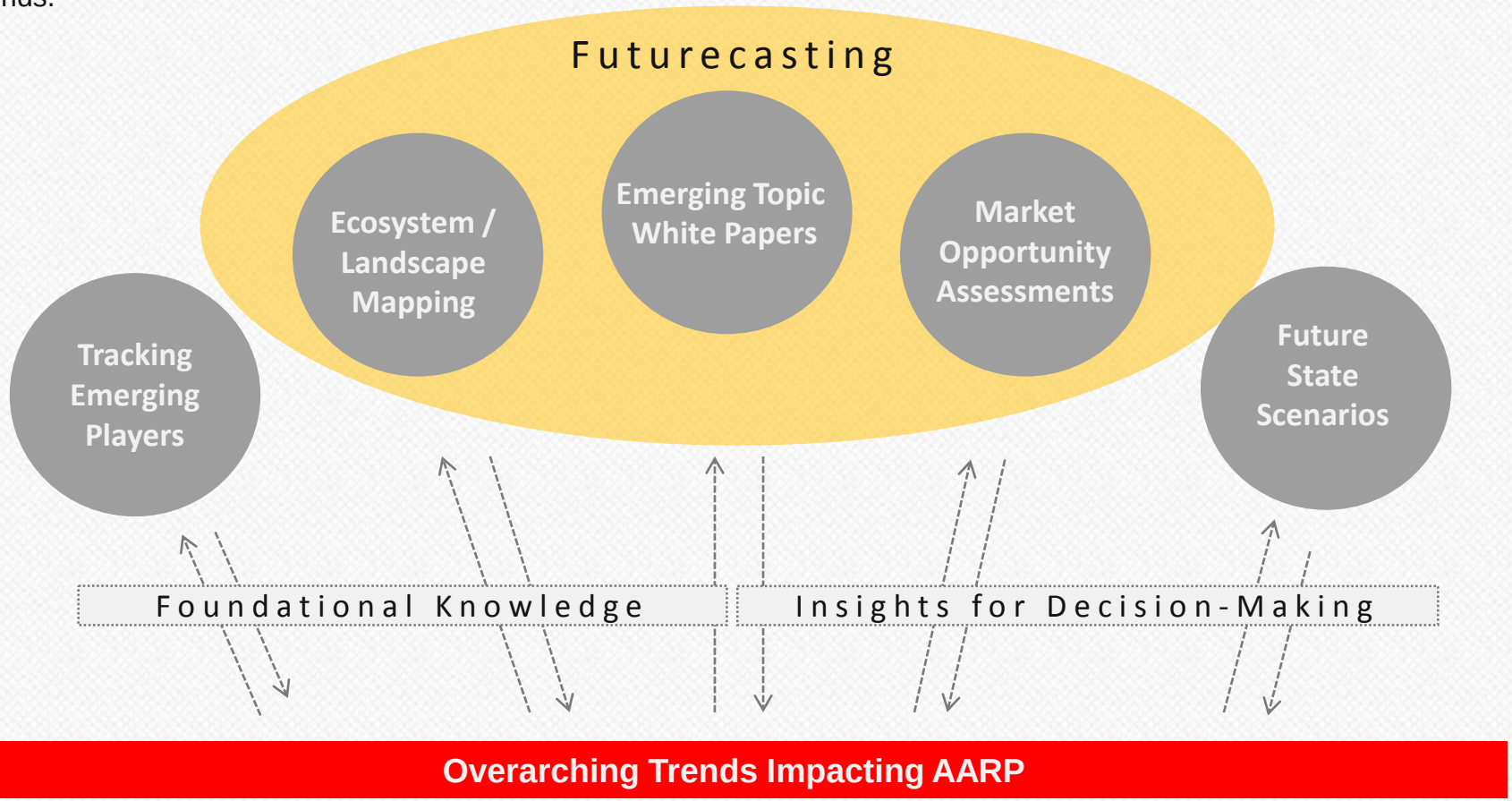
- Gamification, choice design and incentives spur action
- “Steers the elephant” to change behavior more effectively
- Encourages greater empathy
- Behavioral design a critical competency for organizations to master
- Neuroscience advances brain body connection

Appendix C

Futurecasting Approach Details

Trends Impacting AARP

Futurecasting builds on SI's annual report, **Overarching Trends Impacting AARP**, synthesizes the team's knowledge foundation and provides intellectual rigor to support all the team's signature deliverables, including Futurecasting white papers on emerging topics. At the same time, knowledge and insight gained from deliverables is used to further refine Trends.



FUTURECASTING APPROACH

SENSING AND PRIORITIZING TRENDS

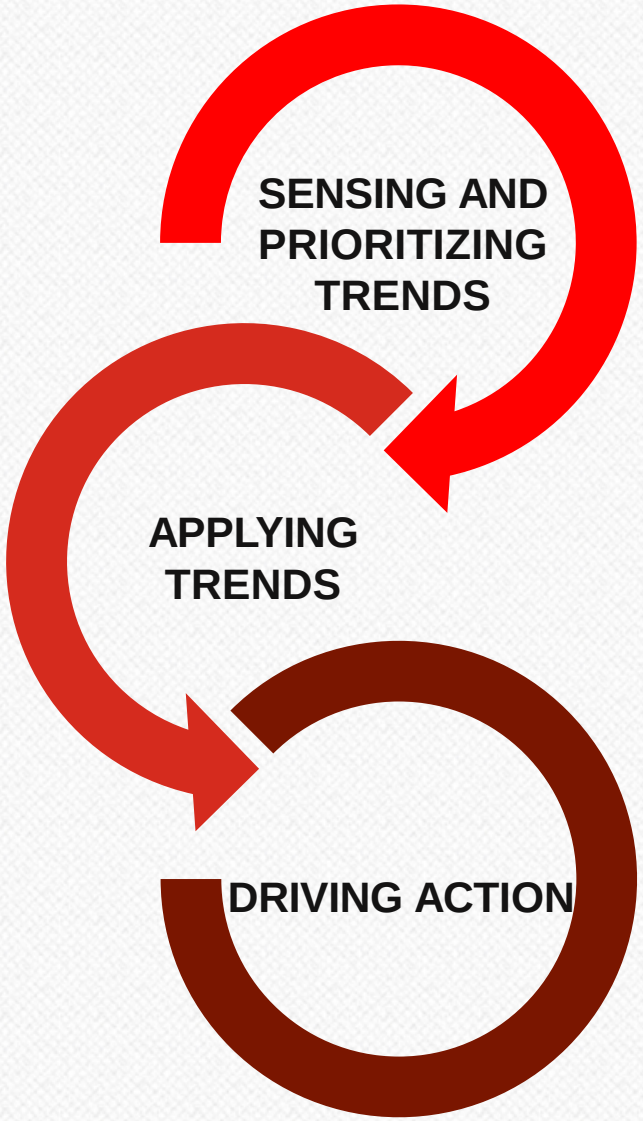
ES&I-Strategic Intelligence collaborates with key stakeholders and experts, both internal (Thought Leadership, States, Advocacy, Foundation, ICM...) and external (e.g., Forrester, Future Hunters, SXSW...) to continually identify emerging topics with high potential for impact to AARP and the 50-plus.

As new opportunities or needs appear, the agenda is revised dynamically.

The futurecasting agenda prioritizes primary topics most in need of organizational attention based on key criteria.

DRIVING ACTION

Finally, Enterprise Strategy engages in personalized discussions with key stakeholders to determine which insights from the POV Report to apply to their work and define critical next actions.



APPLYING TRENDS

For each primary topic, Strategic Intelligence, in partnership with internal stakeholders and external experts, outlines possible future implications looking five years out.

The team develops a Point of View (POV) Report --drawing out implications specifically for AARP.

The POV Report outlines AARP-specific insights falling in the following categories:

- Implications on the enterprise strategy and guidelines
- Implications on social impact and advocacy
- Implications on AARP experience
- Implications on specific offerings
- Implications on operations

FUTURECASTING: CRITERIA FOR CANDIDATE TOPICS

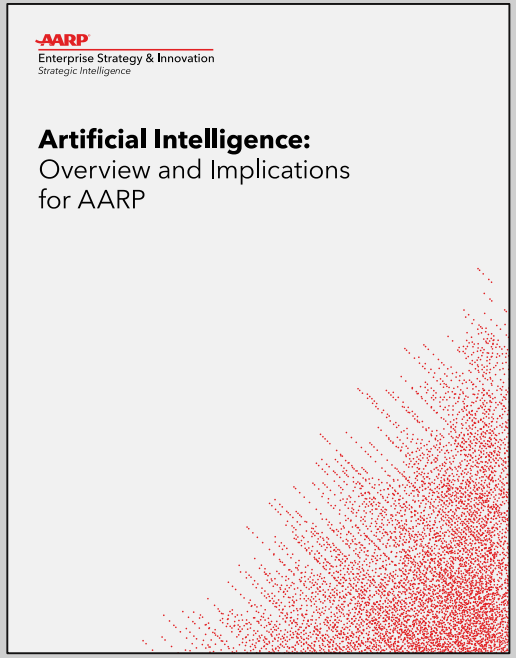
In articulating candidate topics for Futurecasting treatment, ES&I evaluates whether the topic has potential to:

- **Alter AARP's fundamental competitive landscape** as detected by SI's monitoring and analysis of social, technological, economic, environmental and political (STEEP) trends.
- **Impact multiple AARP business units.**
- **Disrupt** one or more dimensions of **AARP's business model**, including member dues, royalties, advertising and fundraising.
- **Disintermediate AARP from its membership** through means such as social logins, voice-activated personal assistants and targeted discounts.
- **Challenge conventional wisdom** within the organization.
- **Escape detection due to organizational blind spots.**
- **Surface in disconnected ways** within the organization.
- Have significance **beyond initial, "shiny object"** interest.
- **Affect operations within a five-year horizon.**
- An important **transformational topic for the Board** to take on.

EXAMPLE: ARTIFICIAL INTELLIGENCE

TOPIC

Artificial Intelligence



IMPLICATIONS FOR AARP

IMPLICATIONS FOR SOCIAL IMPACT AND ADVOCACY

Changing nature of work and jobs

Significant shifts in automotive and transportation ecosystem

IMPLICATIONS FOR AARP EXPERIENCE

Delivering an even better AARPx

IMPLICATIONS FOR SPECIFIC OFFERINGS

Driver Safety

Auto Insurance

IMPLICATIONS FOR ENTERPRISE STRATEGY AND GUIDELINES

Intellectual Property and Content Creation

IMPLICATIONS FOR OPERATIONS

Changing nature of the workplace

NEXT ACTIONS

See following pages

Example: Artificial Intelligence

DRAFT

Through discussions with different groups about the Artificial Intelligence POV Report, the following are illustrative possible actions that have surfaced.

Implication Area	Monitoring only	Initiative level	Issue area level	Business unit level	Enterprise level
IMPLICATIONS FOR ENTERPRISE STRATEGY AND GUIDELINES					
Privacy and personal data					Work with Privacy Officer to determine changes needed in AARP's data policies--including privacy and use policies that may need to change to fully leverage potential of AI--and review of emerging case law.
Intellectual Property and Content Creation					Identify a small subset of tests of select topics/tools (such as Social Security, including calculator) to evaluate critical changes needed in how we create, publish and store our intellectual property and content so that it is useable, searchable and trainable by AI (and that AI based solutions come to appropriate conclusions).
IMPLICATIONS FOR SOCIAL IMPACT AND ADVOCACY			Issue Areas consider possible areas for testing chatbot/AI capabilities in 2018 plans.		
Changing nature of work and jobs			Intentionally explore implications to 50+ worker, especially shifts in labor policies, needs for skill building and differential impact to certain industries.		
Significant shifts in automotive and transportation ecosystem			Consider testing agenda in the Livable Communities strategy to influence development, potentially with focus on rural environment.		

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Indicates critical action

Futurecasting Topics for 2017

Artificial Intelligence ✓

As AI grows in sophistication, so will its influence on the ways in which we connect, how we work and how we seek and consume information. Potential applications range from caregiving to healthy living. While AI's potential for negative disruption is real, particularly in the workplace, so is its potential for positive change.

Content and Media ✓

Low-cost technologies—including digital media players, tablets, smartphones, watches and voice-activated home assistants—allow consumers to choose from seemingly limitless options almost instantly. Positively, mediated worlds are becoming more immersive with the advent of technologies like AR/VR. The downside for society is the splintering of mass audiences into echo chambers and the rise of fungible facts.

Information and Knowledge — Redefined for 2018

Emerging communication models that incorporate AR/VR techniques, leverage behavioral science insights and concepts such as gamification and incentives create better ways to convey knowledge and hold the profound promise of driving greater empathy, pushing people to change behavior more effectively, helping people to confidently make decisions or helping them gain greater mastery of new skills.

The 100-Year Life — Redefined as overlay for 2018

As life-expectancy gains continue to advance, and the possibility of living to 100 becomes more and more commonplace, societies must re-examine long-held assumptions about how people live, love, learn, work and stay healthy across lifetimes that no longer follow traditional trajectories. Economies and societal institutions will need to adapt to the needs and potential of this demographic shift.

Future of Work and Jobs — Carried forward to 2018

Emerging technology and business models will profoundly change the way people work in the next century—what McKinsey has termed an "automation bomb" will dramatically disrupt work, reshaping how we define "workers" and what it means to be an employee, requiring individuals to consider the type of employment that best suits their needs and the government to reassess employee protections.

Transportation ✓

Advances in transportation are creating opportunities to address mobility challenges, prompting innovation in the insurance marketplace and changing the nature of work. It will likely be 10+ years before widespread availability, offering a window of opportunity to influence development.

Voice-based Interaction — Redefined for 2018

Voice is emerging as the primary means of engagement between humans and the computers that serve them. As voice-activated technologies become more pervasive in our lives, the power of voice – both human and computer-generated – is taking hold in ways that can make our lives better while also challenging basic assumptions about operating an organization that creates value through its direct connection to individuals.

Digital Identity ✓

New entrants are developing high-assurance credentials that that better protect personal data and also meet high security standards set by government, financial institutions and healthcare providers. In future we will have just a handful of digital identities instead of multiple passwords.

Augmented Self and Environment — Carried forward to 2018

The distinctions we now make between ourselves and our smart devices (such as phones), will blur as technology allows us to incorporate them into our personal identities. Wearables will appear in clothing or be embedded or ingested into the body, allowing us to extend control of our personal environments. Such augmentation holds the promise of helping people with their mobility, comfort, health and social connectedness.

Mobile Transaction Experience — Dropped

The convergence of mobile applications that seamlessly integrate core components of the customer experience including payments, loyalty programs, personalization, personal identifiers, discounts and charitable giving, will continue to raise consumers' expectations.

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QUESTIONS?