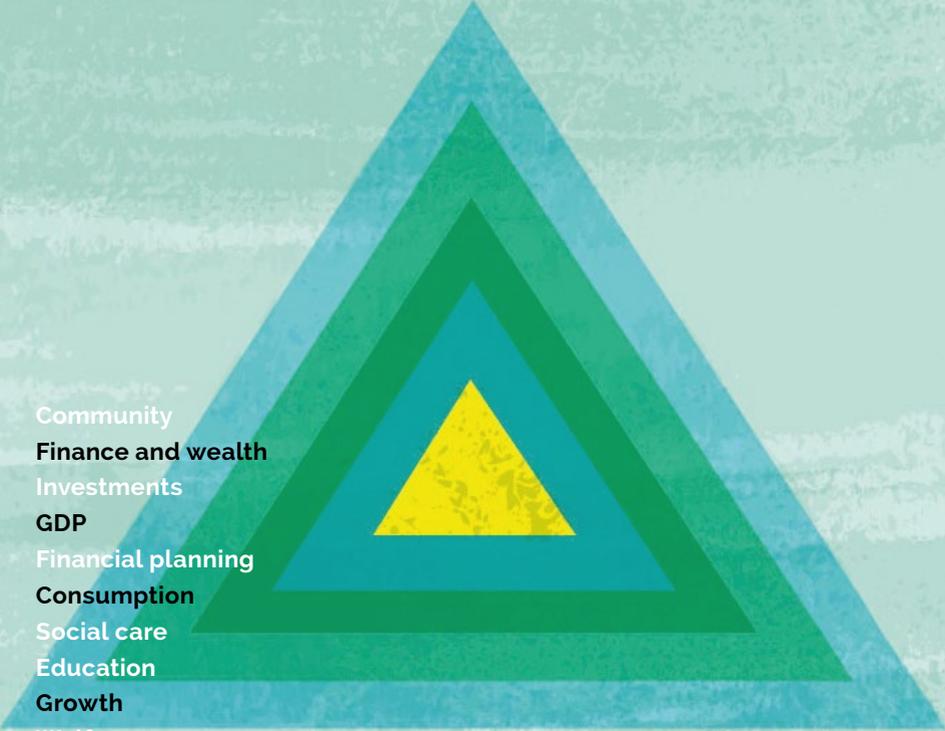


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Future of Ageing 2019

Maximising the longevity dividend

- 
- Community
 - Finance and wealth
 - Investments
 - GDP
 - Financial planning
 - Consumption
 - Social care
 - Education
 - Growth
 - Welfare
 - Productivity
 - Built environment

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Future of Ageing 2019

Maximising the longevity dividend

 @ILCUK

#FutureOfAgeing

Thursday 5 December 2019

Wellcome Collection

The conference has been sponsored by
Pfizer Limited, EY, Aviva and McCarthy & Stone

Our priorities

The ILC believes society has to adapt now so we can all enjoy the benefits of longevity. We want a society that works for everyone, regardless of their age, now and in the future.

Whether we're thinking about financial services, the future of housing, or healthy ageing, we're focused on these key questions.

- How do we maximise the benefits of longevity for individuals, the economy and society?
- How do we make sure longer lives are good for everyone?
- How do we make sure policy and practice works for tomorrow's older people as well as today's?

We explore the big issues that are impacting society, with an emphasis on:

Maximising the longevity dividend: We believe living longer can bring benefits for individuals, society and the economy. We want to shift the narrative away from ageing as a burden and longer lives seen in terms of frailty and decline, towards recognising the opportunities of ageing for our economy and society.

Responding to diversity: We know there is no such thing as a 'typical' older person, and in fact that our ageing society is increasingly diverse in terms of the characteristics, experiences and life trajectories of today's and tomorrow's older people. We want our response to ageing to be informed by this reality.

Looking to the future: We recognise that the future of ageing will be very different from our past experiences and expectations. In all our work we are thinking about the future, so that we can help society catch up with, and get ahead of, demographic change and increasing longevity.

Why not talk to one of the team today about how you can work with us?

The longevity dividend

Today sees the publication of ILC's new research on *Maximising the longevity dividend*. This report sets out fresh analysis of the potential gains for the UK economy which could result from maximising the potential of an ageing population.

Too often our ageing population is portrayed as a drain on our economy – but this belies the reality that older adults make huge contributions to our economy and society. At ILC we want to overturn the doom and gloom narrative on ageing, and start a conversation about how we can enable more older people to participate fully in society – to everyone's benefit.

In *Maximising the longevity dividend*, ILC explores recent trends in consumption and employment among people aged 50+ and considers the potential impact on the UK economy, should these trends continue as the population continues to age.

Too many older people face barriers to spending – from practical challenges around accessing services on the high street or online, to a lack of products that meet their needs. And ageist attitudes and a failure to take steps to provide more age-friendly workplaces are holding back older people who want to work.

Future of Ageing 2019 will be an opportunity to hear more about the findings of our research and to explore what needs to happen next.



Maximising the economic opportunity of ageing

9.35am – 9.50am: Henry Wellcome Auditorium

Keynote speaker: David Sinclair, ILC

In this introductory session, ILC Director, David Sinclair, sets the scene for the conference.

Hear about the new ILC research on the longevity dividend, which sets out the huge economic contribution of older people today and projects potential future economic growth as a result of ageing.

David will set out ILC's views on how we might realise an even greater longevity dividend for the UK economy, by unlocking the full potential of older adults as consumers and employees.

David has worked in policy and research on ageing and demographic change for 16 years and has presented on longevity and demographic change across the world.

All speaker biographies are available at www.futureofageing.org.uk



Households headed by someone aged 50 and over have dominated total expenditure since 2013.

Delivering a longevity dividend by tackling ageism

9.50am – 10.10am: Henry Wellcome Auditorium

Keynote speaker: Ashton Applewhite

This is an exciting opportunity to hear from Brooklyn-based writer and ageism campaigner, Ashton Applewhite. This internationally recognised speaker will talk about ageism, its impact on business and the longevity dividend, and why ageism must be challenged.

Ashton argues that ageism is “a key driver of social and economic disparities, denying voice, access, and equal rights to many millions of people around the world.”

As well as debunking ageist rationale, Ashton argues that “activism of any kind is more effective if it’s intergenerational” and concludes that tackling ageism can only be done “by coming together at all ages against all oppression.”

Research shows that older people are key to the economy, and so industry needs to tackle ageism. It needs to engage and encourage, but how can this be achieved? And what needs to stop to reap these huge economic benefits?

Ashton is the author of *This Chair Rocks: A Manifesto Against Ageism* and a spokesperson for a movement to mobilise against discrimination on the basis of age.

She speaks widely at venues that include the TED Talks mainstage and the United Nations.



By 2040, the number of people aged 50 and over that are self-employed is expected to nearly catch up with the number of younger self-employed workers.

The opportunity of consumption

Spending the kid's inheritance

10.10am - 11.10am: ● Steel Room

Chair: David Sinclair, ILC

Speakers: Rowena Crawford, Institute for Fiscal Studies;
Sophia Dimitriadis, ILC

How do older people spend, and what do they spend on?

Chaired by David Sinclair, ILC, this workshop will welcome Rowena Crawford from the Institute of Fiscal Studies.

Find out more about consumer behaviour and the opportunities for businesses and marketeers to tap into this valuable audience/market. This session will also unveil key findings from the latest ILC research into spending.

Rowena leads IFS' research on pensions, savings and retirement behaviour. She has over a decade of experience of producing academically rigorous research to answer policy relevant questions.

Rowena will be joined by Sophia Dimitriadis, Research Fellow at ILC who will discuss her work on consumption in later life. Sophia will be sharing the ILC findings from our *Maximising the longevity dividend* report on the opportunity for consumption in later life.



Spending by older households already contributes 20% to GDP, a figure which will grow to 26.3% by 2040.

By 2040, 37% of all workers will be aged 50 and over.

The opportunity of health

Can better health drive a longevity dividend?

10.10am - 11.10am: ● Henry Wellcome Auditorium

Chair: Baroness Sally Greengross OBE, ILC

Speakers: Prof David Bloom, Harvard T.H. Chan School of Public Health; Shirley Cramer CBE, Royal Society of Public Health; Arunima Himawan, ILC

Essential to the entire future of ageing is good health for people across their life course. In an ageing world, we need to protect and support our health in order to remain active and contribute to society for as long as possible.

This workshop discussion will focus on how poor health limits both how much we spend and also how long we work.

ILC research shows that older people with a walking difficulty spend on average 14.5% less than those without such a disability. And people aged 50+ with poor eyesight spend 9-10% less on leisure and eating out.

We will consider what we can do in society to ensure health is not a barrier – from preventative medicine to access to public conveniences on the high street.

Professor David Bloom is Professor of Economics and Demography at the Harvard T.H. Chan School of Public Health, and Director of the Program on the Global Demography of Aging.

Shirley Cramer CBE will capture the work of RSPH across the UK and internationally to improve and protect the public's health and wellbeing. She chairs the 'People in UK Public Health' Advisory Group and is Vice Chair of the Public Health System Group in England.

Arunima Huimana is a Research Fellow at ILC. She is currently leading the ILC's research work on prevention in an ageing world.



Professor Bloom's contribution to the conference has been organised and funded by Pfizer Limited.

This session has been sponsored by Pfizer Limited.

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The opportunity of education

Can education help us unlock the longevity dividend?

10.10am - 11.10am: ● Dale Room

Chair: Dan Holden, ILC

Speakers: Sir Vince Cable; Prof Andrew Scott, London Business School; Janine Mathó, Pearson; Joe Dromey, Learning and Work Institute

Is education more important than age when it comes to productivity and economic growth?

In a fast-changing business world, with technologies and strategic approaches becoming ever more sophisticated, should we favour 'new blood' or should we harvest the vast experience of older workers, while supporting them with lifelong learning?

These discussions will be chaired by Dan Holden, Senior Research Fellow from the ILC.

He will welcome the opinions of:

Prof Andrew Scott, who is Professor of Economics at London Business School, Advisory Board Member of the UK's Office for Budget Responsibility and Co-Founder of The Longevity Forum.

We will also hear from Joe Dromey, Learning and Work Institute and currently the Cabinet Member with responsibility for employment and skills; Sir Vince Cable, leader of the Liberal Democrats from 2017-2019; and Janine Mathó, Vice President for Global Thought Leadership at Pearson where she is responsible for driving major projects on the future of skills and work, and on lifelong learning.

The opportunity of the high street

How can older people help save the high street?

10.10am - 11.10am: ● Burroughs Room

Chair: Kate Jopling, ILC

Speakers: Luke Walmsley, EE; Ojay McDonald, Association of Town Centre Managers; Jon Clowes, Barclays

Independent shops, café culture, high street brands, banks and post offices, how much longer will we see and enjoy these in our villages, towns and cities?

These business outlets are all at stake on our ever-diminishing British high street, but this workshop explores how those who need them most, may save them.

Could it be that older people and their campaigners can help save our streets?

Come along to find out what can practically be done in order to save the high street and discuss what the impact of demography and especially an ageing population is on the high street.

We will explore what businesses and local government can do and review how much the landscape has changed over time.

This session is a must for retail outlets and businesses who depend on the high streets.

The opportunity of housing and care

The great housing and care economy

10.10am - 11.10am: ● Franks Room

Chair: Annabel Scarfe MBE, ILC Trustee

Speakers: Paul Teverson, McCarthy & Stone; Julian Evans, Knight Frank; Henry Elphick, LaingBuisson; Martin Jones, Home Instead Senior Care

As increasing numbers live to older ages and so more housing is needed, we face a great economic opportunity in the housing and care sectors. Join a debate on how far these industries can engage older people and benefit from longevity.

What lessons can be learnt from the recent dramatic boom in student accommodation? Can housing and care for older generations provide an economic return? How can this be achieved?

Leading the presentation and discussion are industry leaders:

Paul Teverson is a member of McCarthy & Stone's Executive Committee and is responsible for national, corporate and internal communications.

Julian Evans, Head of Health at Knight Frank, is a specialist in valuation, acquisition and disposal of trading businesses, and also healthcare consultancy.

Henry Elphick is CEO of LaingBuisson the provider of healthcare intelligence. Henry was an investment banker for nearly 20 years from 1997 to 2016, advising healthcare companies on mergers and acquisitions and capital raising in the debt and equity markets across Europe.

As CEO of Home Instead Senior Care UK, Martin Jones is responsible for leading the entire UK operation.

This session will be chaired by Annabel Scarfe MBE, ILC Trustee and Director of Change-fx OD Ltd.



Building a better
working world

A close-up photograph of a person's wrist wearing a black smartwatch. The watch screen displays a red heart icon with the number '68' inside it, and a white ECG line below. A hand is visible on the right side of the frame, touching the watch screen.

How will we disrupt
aging - before aging
disrupts economic
growth?

ey.com/health #BetterQuestions

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The better the question. The better the answer.
The better the world works.

The value of the longevity economy to UK plc

11.30am – 12.30pm: Henry Wellcome Auditorium

Chair: Andy Briggs, UK Longevity Council

Speakers: George MacGinnis, UK Research and Innovation;
Heléna Herklots CBE, Older People's Commissioner, Wales; Paul McGarry, Greater Manchester Combined Authority

This session will consider the role of government, both on a central and local level, to maximise the opportunities of the longevity dividend.

It will be an opportunity to hear about local best practice that is being rolled out across the UK, with initiatives from Wales to Manchester, thanks to Heléna Herklots CBE, Older People's Commissioner for Wales, and Paul McGarry, Head of the Greater Manchester Ageing Hub.

George MacGinnis will share a broader, national perspective following his work as part of the Government Industrial Strategy and the recently announced Healthy Ageing Challenge Framework.

This session will be chaired by Andy Briggs. He was most recently CEO of Aviva UK Insurance and was on the Aviva plc Board. Prior to that he was Group CEO of Friends Life. With 25 years' experience in insurance, he is now Co-Chair of the UK Longevity Council.

Occupational health and the longevity dividend

Open slot

12.30pm – 12.40pm: Henry Wellcome Auditorium

Open slot winner: Prof David Blane, Imperial College London

Hear from the first of our three open slot winners, Emeritus Professor David Blane, from the Faculty of Medicine, School of Public Health, Imperial College London.

Each year from 2020, some three-quarters of a million older employees will remain in the workforce, of whom some 75,000 will suffer at least one limiting longstanding illness.

The present occupational health resources are too sparse to cope with this challenge without evidence-based triage criteria to guide the identification of those most at risk of worsened health.

David Blane will argue that employers could do more to mitigate these problems.



The total share of spending by households headed by someone aged 50 and over will rise from 54% in 2018 to 63% in 2040.



If households headed by someone aged 75 and over consumed the same share of their income as households aged 65 to 74 by 2025, by 2040, households aged 50 and over would consume £47bn more, adding 2% to (2040) GDP.



58% of total disposable income will be owned by older households by 2040.



Households aged 65 and over are spending a greater share of their income on non-essential goods and services.



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Future of Ageing 2019 - Agenda

9.00am Registration

9.30am Welcome

The economic opportunity of ageing

9.35am **Maximising the economic opportunity of ageing**
Henry Wellcome Auditorium

9.50am **Delivering a longevity dividend by tackling ageism**
Henry Wellcome Auditorium

10.10am **The opportunity of consumption**
Spending the kid's inheritance
Steel Room

The opportunity of health
Can better health drive a longevity dividend?
Henry Wellcome Auditorium

The opportunity of education
Can education help us unlock the longevity dividend?
Dale Room

The opportunity of the high street
How can older people help save the high street?
Burroughs Room

The opportunity of housing and care
The great housing and care economy
Franks Room

11.10am Mid-morning break

11.30am **The value of the longevity economy to UK plc**
Henry Wellcome Auditorium

12.30pm **Occupational health and the longevity dividend**
Open slot - *Henry Wellcome Auditorium*

12.40pm Lunch

Maximising the longevity dividend

- 1.40pm **The opportunity for small business**
Henry Wellcome Auditorium
- 1.55pm **The global opportunity of ageing**
Henry Wellcome Auditorium
- 2.45pm **Maximising the longevity dividend - tourism in the Caribbean**
Open slot - *Henry Wellcome Auditorium*
- 2.55pm **Delivering a longevity dividend by protecting vulnerable consumers**
From sludge to nudge; tackling vulnerability challenges
Steel Room
- Delivering a longevity dividend by focussing on the essentials**
From kitchens to continence. The essentials and the unmentionables
Franks Room
- Delivering a longevity dividend through fashion**
Why doesn't fashion care about older consumers?
Dale Room
- The opportunity of work**
The power of the mid-life MOT - Employer case study
Henry Wellcome Auditorium
- Delivering a longevity dividend by communicating better**
Burroughs Room
- 3.55pm Mid-afternoon break
- 4.15pm **The investment opportunity**
Can longevity deliver the next unicorn?
Henry Wellcome Auditorium
- 4.55pm **The longevity dividend and climate change**
Open slot - *Henry Wellcome Auditorium*
- 5.05pm **Closing presentation from Andy Briggs**
- 5.20pm Close - followed by networking reception

The opportunity for small business

1.40pm – 1.55pm: Henry Wellcome Auditorium

Keynote speaker: Mike Cherry OBE, Federation of Small Businesses

In our changing demographic environment, what should small businesses do in terms of their older customers and older workers?

How should they adapt to this new demographic and what help do they need?

For example, should small businesses make the most of employing older workers and utilising their skills – what are the positives about working longer especially given skills shortages?

And do small businesses really know their customer? How aware of their needs are they, as customers get older, and what are they doing to adapt their business to meet those needs?

The presentation will also explore what support is out there for small businesses and whether it is the right type of support.

Hear from Mike Cherry OBE, National Chairman of the Federation of Small Businesses, who also sits on the Government's Strategic Trade Advisory Group. With over 40 years' experience, Mike is committed to ensuring the voice of small business is heard at the highest levels.



By 2028, more people aged 60 and over may work part-time than any other age group except for people aged under 30.

The global opportunity of ageing

1.55pm - 2.45pm: Henry Wellcome Auditorium

Chair: Baroness Sally Greengross OBE, ILC

Speakers: Prof David Bloom, Harvard T.H. Chan School of Public Health; Dr Mike Short CBE, Department for International Trade; Dr Susan Thomas, EY; Dr Jane Barratt, International Federation on Ageing

The opportunities of ageing are not confined to the UK – there are opportunities for innovation, development and trade on a global scale. But how is the UK economy responding? How are we gearing up to benefit from the “longevity dividend” and what needs to happen to position us as a global leader in this environment?

Chaired by Baroness Sally Greengross OBE, this debate will explore how we position the UK as a global leader and ensure that the UK maximises the economic opportunity of longer lives.

Dr Mike Short, Chief Scientist at the Department for International Trade will set out how the UK is seeking to maximise the global longevity dividend.

Dr Susan Thomas from EY will highlight the potential for technology and health to create new markets and opportunities, while Professor David Bloom of Harvard will set out what he thinks the UK needs to do to maximise the longevity dividend.

Dr Jane Barratt will respond with a global perspective, highlighting the role of civil society



This debate is sponsored by EY.

Professor Bloom's contribution to the conference has been organised and funded by Pfizer Limited.

Maximising the longevity dividend – tourism in the Caribbean

Open slot

2.45pm - 2.55pm: Henry Wellcome Auditorium

Open slot winner: Rochelle Amour, Caribbean Institute of Health Research

Our second open slot winner, Rochelle Amour, Research Fellow at the Caribbean Institute for Health and Research, will highlight the importance of inclusivity in current tourism approaches and facilities and of recognising the diversity of older people.

The Caribbean is the most tourism-dependent region in the world. The industry is so successful that international chains and local hoteliers can influence local policy and industry regulations. The Caribbean is also among the fastest ageing regions. In order to remain competitive both locally and internationally, the industry needs to pay closer attention to older persons.

Currently, destinations often stereotype older travellers, falsely assuming they want to play golf all day, are on a budget, won't explore or can't fit in with younger people. Despite the attractive warm climate and retirement-friendly culture, there is a lack of inclusive facilities for older tourists or visiting diaspora.

Inclusive policies can also empower older residents who want to continue working and offer better accessibility to and understanding of older markets.

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Prevention in an ageing world

Programme 2019/2020

In 2017, 27.1 million years were lived with disability due to largely preventable diseases.

This number is projected to increase by 17% in the next 25 years.

There is already a consensus that preventing disease and limiting long-term impairment are both good for our health and will play an important role in supporting the economic sustainability of health systems.

But translating that consensus into sustained action can be challenging.

To that purpose, ILC launched an international programme of work on Prevention in an ageing world to reframe the discourse around prevention and to prioritise the prevention of ill health right across the life course.

We will be launching our findings on the health and productivity burden of preventable diseases in later life and examples of good practice at our global launch event in London on Friday, 28 February 2020.



If you're interested in joining the discussion in February or finding out more about this programme of work, please visit www.preventionageingworld.org



Delivering a longevity dividend by protecting vulnerable consumers

From sludge to nudge - tackling vulnerability challenges

2.55pm - 3.55pm: ● Steel Room

Chair: Helen Undy, Money and Metal Health

Speakers: Martin Coppack, Fair by Design; Jeremy Hughes CBE, Alzheimer's Society; Ben Stafford, Just Group

What is the latest thinking to help protect older, vulnerable consumers? More must be done to stop scams and financial abuse and our expert panel will share views from financial, to physical and mental health perspectives.

With increasing numbers of older people suffering the daily impact of dementia, we welcome the insights from Jeremy Hughes CBE, CEO of Alzheimer's Society. He has had a vibrant career across health and social care charities and is Vice-Chair of the World Dementia Council.

Offering a financial perspective, particularly around pensions, money management and a fairer financial system, we will hear from Ben Stafford from Just Group. He will talk about the importance of protecting vulnerable consumers.

In addition, we will consider the link between financial difficulty and mental health. This topic will be introduced by Helen Undy, Chief Executive of Money and Mental Health, a research charity set up by Martin Lewis of Money Saving Expert.

Martin Coppack, Director of Fair by Design, will speak about his work as he campaigns to end the injustice of people paying more for essential products and services, simply because they are poor.

Delivering a longevity dividend by focussing on the essentials

From kitchens to continence - the essentials and the unmentionables

2.55pm - 3.55pm: ● Franks Room

Chair: Kate Jopling, ILC

Speakers: Prof Sheila Peace, The Open University; Dr Sarah Jarvis MBE, General practitioner

What are older people truly spending on? Media portray an image of rounds of golf and Saga cruises – but let's explore the truth. The somewhat less glamorous truth.

This workshop will unveil the truth about spending – that really there is an increase in spending on household aids, adaptations to kitchens and bathrooms, stairlifts and personal hygiene items.

Dr Sarah Jarvis MBE will talk about stigma associated with some conditions and how we need to be more open about the need for health products to support us live and thrive into old age.

Dr Jarvis will be recognised from her work on BBC Radio 2 Jeremy Vine, Channel 5 and other broadcast outlets, as well as monthly columns in Good Housekeeping and My Weekly. She is also Clinical Director of Patient.info.

Prof Sheila Peace will talk about the importance of kitchen design to be more flexible and adaptable to people's changing needs as they age.

Prof Peace is Emeritus Professor of Social Gerontology at The Open University and has 40 years of expertise around quality of life and design across supportive and mainstream settings.

This workshop is chaired by Kate Jopling, Director of Programmes at ILC where she leads the organisation's research and influencing agenda. She has over 15 years' experience working on ageing and has particular expertise in the fields of loneliness, health and care and equality.

Delivering a longevity dividend through fashion

Why doesn't fashion care about older consumers?

2.55pm - 3.55pm: ● Dale Room

Chair: Dan Jones, Strategic Consultant

Speakers: Prof Julia Twigg, University of Kent; Tricia Cusden, Look Fabulous Forever; Jane Hallam, Esteem - No Pause; Diane Kenwood, ILC Trustee

The fashion and beauty industries are rife with ageism. Why are people of a certain age ignored – particularly when research shows the high-volume disposable income at their fingertips?

From clothing to make-up, industry appears to have a 'cut off' point at which beautiful products are marketed. Why is this? And what can be done to address it?

Come and hear the views of our speakers - both corporate and academic.

Tricia Cusden is CEO and Founder of Look Fabulous Forever, an award-winning brand, marketing beauty products formulated for the over-50s. Described as "not just a beauty brand, but a movement", hear how this company celebrates mature beauty.

Prof Julia Twigg is Professor of Social Policy and Sociology at the University of Kent and has written widely on the politics of age and embodiment. She is the author of 'Fashion and Age', a study into the links between clothing and age.

Jane Hallam is the Founder of Esteem – No Pause, clothing designed for women going through the menopause.

Diane Kenwood is a member of the ILC Board of Trustees. She has been a media professional for over 30 years working in television, radio and both print and digital journalism. Her first editor's role was on the high profile Marks & Spencer magazine, after which, she launched a new magazine aimed at the over 50 market.

This workshop will be chaired by Dan Jones, a Strategic Consultant and former Director of Innovation and Change at Centre for Ageing Better.

The opportunity of work

The power of the mid-life MOT

2.55pm - 3.55pm: ● Henry Wellcome Auditorium

Chair: Alistair McQueen, Aviva

There are more over-50s in work than ever before, and yet we continue to see a collapse in employment participation as we progress towards our state pension age.

This is not only bad for the individual but also bad for UK plc.

For the UK to win on the global stage, age must be no barrier to opportunity.

To help combat this, Aviva, the UK's largest insurer, has introduced a programme of mid-life MOTs to help its people embrace a fuller working life.

Come along to hear about Aviva's experiences, and why they think other businesses should follow their lead.



This workshop is sponsored by Aviva Plc.

Delivering a longevity dividend by communicating better

2.55pm - 3.55pm: ● Burroughs Room

Chair: Yvonne Sonsino, Mercer

Speakers: Dr Anna Dixon, Centre for Ageing Better; Joyce 'Grandma' Williams MBE; Rachel Lloyd, Message House

Are you communicating correctly with older audiences? There is no one message that fits all and it is essential not to confuse, condescend or worse – be unintentionally ageist – in your marketing materials.

Join us to discuss whether changing how we talk about and to older people could potentially increase the longevity dividend.

Communications expert Rachel Lloyd from Message House will share her advice and practical tips on how to communicate well with an older audience – considering both words and visual imagery – and help you ensure your marketing is as effective as possible.

We are also delighted to welcome campaigner and blogger Joyce Williams – aka Grandma Williams. As part of her "unthinking ageism" campaign, she highlights in her blogs the positives and pleasures of being old.

Dr Anna Dixon is Chief Executive of the Centre for Ageing Better, a charity that brings about change for people in older life today and in the future. She will talk about the work they have commissioned on how language influences attitudes and behaviours about and by older people.

The session will be chaired by Yvonne Sonsino from Mercer, who is Innovation Leader for the International region, leading design projects in Health, Wealth and Careers.



52% of total disposable income is owned by older households.

The investment opportunity

Can longevity deliver the next unicorn?

4.15pm – 4.55pm: Henry Wellcome Auditorium

Chair: Baroness Sally Greengross OBE, ILC

Speakers: Steve Groves, Key Group; Kerrigan Procter, Legal & General Capital; Helen Jones, DGS Capital

Leading investors share their opinion on the potential return of longevity. They will also consider any risks - is this a global investment opportunity?

Hear from industry experts from Key Group, Legal & General and DGS Capital.

Speakers include:

Kerrigan Procter, CEO of Legal & General Capital, specialising in investment and with expertise in housing and the retirement business;

Helen Jones from DGS Capital who has 20 years expertise in the seniors living industry and has undertaken global research to shape her award-winning residential care service model;

And Steve Groves, Chair of Key Group, the largest equity release advisory firm, and Retirement Bridge, equity release consolidator.



The share of workers aged 50 and over rose from 26% in 2004 to 32% in 2018.



AVIVA

Aviva is pleased to work with
the International Longevity Centre

and

committed to helping 6 million customers in the UK
prepare for and thrive in retirement

————— aviva.com —————

The longevity dividend and climate change

Open slot

4.55pm-5.05pm: Henry Wellcome Auditorium

Open slot winner: Daniel Scharf, Pause for Thought

Our final open slot winner, Daniel Scharf of Pause for Thought, will discuss how climate change needs to be part of the debate on the longevity dividend.

The Intergovernmental Panel on Climate Change (IPCC) report on 1.5 degrees of global warming says that there is no longer than a decade to put matters right, transforming the way we live to eliminate net carbon emissions.

The ten-year horizon makes the recommendations of the IPCC directly relevant to all those alive today, even if this is also through children and grandchildren.

The first and fundamental requirement to “maximise the longevity dividend” is a stable climate which is predicated on a reduction of carbon in the atmosphere from the current 410parts per million to about 300ppm. Without a stable climate, those experiencing longevity could find life both nasty and brutish.

Climate change is not just a threat to all members of society but, transparently, the problems of climate change and biodiversity loss have been disproportionately caused by the older generations (however unwittingly).

Whilst older people have benefitted from the processes of extraction, depletion and pollution to provide relatively cheap food, housing and travel, the impacts will be largely felt by younger and future generations.

Daniel will discuss ways designed to avoid a process of blaming and shaming by providing opportunities for older people to get deeply engaged in the process of healing the planet.

Closing presentation

5.05pm - 5.20pm: Henry Wellcome Auditorium

Keynote speaker: [Andy Briggs, UK Longevity Council](#)

In our final keynote presentation, Andy Briggs from the UK Longevity Council will talk about the work of the Longevity Council.

How does it aim to maximise the opportunities of longevity while also future-proofing policy and practice for the realities of an ageing population?

The new UK Longevity Council has been set up to advise on how best to use innovations in technology, products and services to improve the lives of the ageing population. This is part of the Government's Ageing Society Grand Challenge which is designed to harness the power of innovation to meet the changing needs of an older society.

It also aims to ensure that people across the UK enjoy an extra five years of healthy and independent living by 2035, whilst narrowing the gap between the experience of the richest and the poorest.



If households aged 75 and over consumed the same amount as households aged 65 to 74 by 2025, by 2040 they would consume £223bn more, adding 8% to (2040) GDP.

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Partners programme

Be part of what happens next..



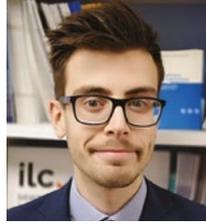
To find out more about our Partners Programme, and how you can be part of what happens next, please contact:

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The ILC-UK is part of the International Longevity Centre Global Alliance.

There are 16 partners: the USA, Japan, the UK, France, the Dominican Republic, India, South Africa, Argentina, the Netherlands, Israel, Singapore, Czech Republic, China, Brazil, Canada and Australia.

The mission of the ILC Global Alliance is to help societies address longevity and population ageing in positive and productive ways, typically using a life course approach, highlighting older people's productivity and contributions to family and society as a whole.

More information about the ILC Global Alliance and its members is available at www.ilc-alliance.org.

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