

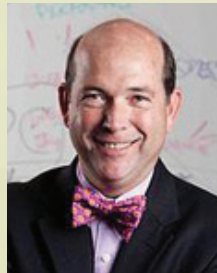
**The Apps, Sites & Devices
Changing the Way We Age**

Technology Can Transform Your Retirement

We're living longer, and healthier, than our predecessors thanks to dramatic advancements in health care over the last century. And now, thanks to tech and AI innovations, the way we age is transforming from living longer to living better.

New Possibilities

This workbook reveals an array of apps, sites, and devices that can make it easier for you to work (if you want to), stay healthy, live in the home of your choice, and remain socially connected as you age. These ideas aren't all inclusive, but can start you down the path of using technology to live better.



“For the next generation of retirees, the question that will trump all others will be a simple one: How do you add life to longer lives? The equally simple answer: technology.”

—Dr. Joe Coughlin Director, MIT AgeLab



The MIT AgeLab was created in 1999 to invent new ideas and creatively translate technologies into practical solutions that improve people's health and enable them to “do things”




throughout their lifespan. The MIT AgeLab provides insights to Hartford Funds about consumer behavior and decision-making, and trends in demographics, technology, and lifestyles.

Joseph F. Coughlin, Ph.D. is Director of the Massachusetts Institute of Technology AgeLab. His research examines how the disruptive demographics of an aging society, social trends and technology will shape future innovations in business and government. Coughlin teaches in MIT's Department of Urban Studies and Planning as well as Sloan School of Management Advanced Management Program. Coughlin is frequently interviewed by the Economist, Financial Times, New York Times, Wall Street Journal, Straights Times and other business and technology publications.

Staying on the Job

There's no longer a fixed age for retiring. Whether you aim to advance in your current career or explore something new, the tools listed below, many powered by AI, can help you achieve your goals.





| Type | Name of App or Website | Description |
|---|-------------------------------------|---|
| Keep Skills Sharp  | Coursera | Offers free and paid online courses from 275+ top universities and companies |
| | EdX | Offers online learning from over 260+ leading institutions, including Harvard, Google, Amazon and more |
| | LinkedIn Learning | A subscription-based online learning platform with on-demand, video-based content. Integration with LinkedIn allows users to showcase completed courses and skills, boosting job prospects. |
| Land a Job  | Kickresume | Powered by AI, it automatically generates resumes and other job-related documents, such as cover letters |
| | Careerflow | An AI-powered job search tool that manages and tracks job searches, and matches you with companies that are actively hiring |
| | Huru | An AI interview coach that makes you 4x more likely to get hired. Practice mock interviews with realistic, job-specific questions, and receive instant, personalized feedback on your answers, body language, and vocal delivery. |
| | AARP Job Board | Match your years of valuable experience with employers that are committed to an age-diverse workforce. |
| | Flexjobs | Although not exclusively for older adults, this website highlights job openings that offer flexible schedules and remote work, which are appealing to older job seekers. |
| Volunteer  | AARP Volunteer Opportunities | Find in-person and virtual volunteer opportunities near you |
| | Volunteer Match | The largest network in the nonprofit world. AI algorithms match volunteers with opportunities based on interests, skills, and location. |

Staying Connected

Keeping in touch with those you care about is just a click away. Today's tech allows real-time chats, face-to-face interactions, and finding like-minded people, reducing isolation and boosting social lives.







| Type | Name of App, Website, or Device | Description |
|---|---------------------------------|---|
| Connect With Family and Friends  | Video Call Platforms | Platforms such as Zoom, Skype, and FaceTime enable us to have face-to-face conversations with loved ones, no matter the distance. These video calls offer a more personal and engaging way to interact compared to phone calls. |
| | Social Media | Facebook, Instagram, and Snapchat: These platforms let us share updates, photos, and messages with friends and family. We can also join interest-based groups and communities, enhancing social interaction and support. |
| | Text and Messaging Apps | Perfect for daily or weekly check-ins. Simple messages such as “Good morning,” or more detailed updates help foster consistent interactions. If you receive texts, prompt replies show you value relationships with family and friends. |
| Connect With Others  | Stitch | Companionship, activities, events, travel, and more for anyone over 50 |
| | Meetup | Choose what you're into. Meet people in your area who share your passion. Get together—either in-person or virtually. |
| | Eventbrite | Find tickets to your next unforgettable experience. Browse concerts, workshops, yoga classes, charity events, food and music festivals, and more things to do. |
| | Thrive Pavilion | A metaverse community that encourages and supports socialization and human connection among older adults. |
| | AARP's Senior Planet | Free classes, articles, videos, and activities to help seniors learn new skills, save money, exercise, make new friends, and so much more. |
| | GetSetUp | An online community for people over 55 who want to learn new skills, connect with others, and unlock new life experiences. |

Staying Mobile

Advanced driver-assistance systems, driven by AI, enhance road safety by minimizing the cognitive and physical burden on drivers. Furthermore, emerging tech can help you get where you want and what you want without ever getting behind the wheel.





| Type | Name of App, Safety Feature, Website or Device | Description |
|--|--|---|
| Car Safety  | Pre-Collision Braking | Monitors traffic and can apply full brakes in emergencies if you don't react in time, helping to prevent or lessen collisions. |
| | Lane Keep Assist | Uses AI to detect if the vehicle is drifting out of its lane, provides gentle steering inputs to keep the car on track, and alerts the driver if it senses swaying. |
| | Driver Distraction Warning | Uses AI-driven facial recognition to monitor the driver's attention (e.g., detecting signs of distraction or drowsiness) and provides visual and audio alerts to refocus the driver on the road. |
| | Adaptive Cruise Control | An AI-powered system helps your vehicle keep a safe distance from the car ahead by automatically adjusting your speed, helping reduce stress and effort during highway driving. |
| | Reverse Automatic Braking | Using AI and sensors, this feature detects objects behind the vehicle and can automatically apply the brakes to prevent a collision when the car is reversing. |
| | Blind-Spot Detection | AI-powered system monitors blind spots and alerts the driver to vehicles coming from the side or rear while changing lanes or reversing—helping to reduce accident risk and improve awareness. |
| | Mercedes and ChatGPT | Mercedes is adding ChatGPT to its cars, hoping to help make driver interactions more fluid and conversational. ChatGPT will handle a wide range of requests, including recipes or travel advice, or even make reservations or ticket purchases. |
| Rides  | GoGo Grandparent | Order rides for seniors, groceries, prescription medications, meals, and more |
| | Lyft and Uber | Request a car with the tap of a button |
| Grocery/ Meal Delivery  | HelloFresh | 50+ weekly menu and market items: vegan, vegetarian, keto, and more |
| | Home Chef | 30+ weekly menu options including fast-and-fresh, oven-ready, and no-prep options |
| | Instacart | Get groceries delivered to your door in one hour. Shop online from stores such as Whole Foods and Costco. |
| | Peapod | Home grocery delivery allows you to shop online without leaving home |
| | Shipt | Grocery delivery service that lets you shop from different stores—including an exclusive partnership with Target |
| Restaurant Delivery  | DoorDash | Get lunch and dinner delivered from your favorite restaurants |
| | Uber Eats | Get fast food, brunch, lunch, dinner, groceries, and more |
| | GrubHub | Free online ordering from restaurants near you |

A House That Keeps Itself

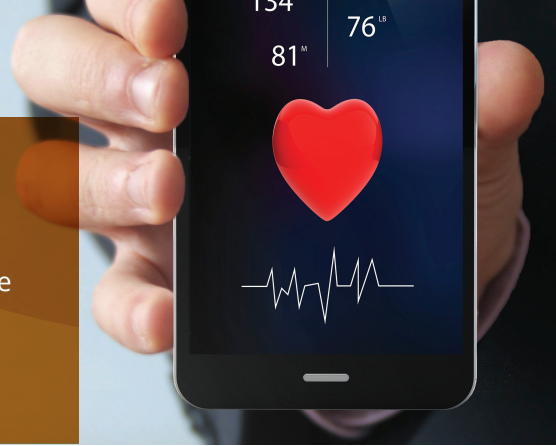
Aging in place is much easier with technology on your side. From services that help you maintain your home to devices that make life more convenient, a helping hand is always just a click away.





| Type | Name of App, Website, or Device | Description |
|---|---|---|
| Home Projects  | Angi and Home Advisor | Find vetted pros for home improvement and maintenance projects |
| | TaskRabbit | Get help with house cleaning, organization, moving, deliveries, and handyman jobs. |
| | Thumbtack | From house painting to personal training, they bring the pros to you |
| Smart Home Devices  | Smart Hub | A smart hub allows you to control multiple devices from one place, like Amazon Echo, Google Nest, Samsung SmartThings, or Apple HomePod. With a smart hub, you can manage lights, lock doors, and control your smart TV and other compatible devices in your home. |
| | LG Smart Home AI Agent | AI tech enables this robot to enable to move, learn, comprehend and engage in complex conversations. It also connects to and controls various smart home devices. (Introduced at CES 2024) |
| | Nobi AI Lighting System | Lights with fall prevention and detection technology. The AI technology automatically adjusts the lighting when it detects movement, ensuring a clear path at night. If a fall occurs, the system can alert a loved one or caregiver. |
| | Samsung Bespoke Refrigerator with AI Family Hub+ | Tracks and identifies food in the fridge, auto-populating a grocery list with spoilage reminders and optimized recipes. An AI-powered hub integrates smart home control, recipe access, calendar management, and media streaming, enhancing kitchen functionality and connectivity. |
| | Gecko Robot Window Cleaner | Robotic window cleaner |
| | Google Nest Protect | This smoke and carbon monoxide alarm provides warnings through voice and siren, and it can send smartphone alerts to up to nine contacts. |
| | iRobot Roomba and Braava | Roomba can vacuum your floors. Braava can mop tile, hardwood, or stone floors. |
| | Husqvarna Robotic Lawnmowers | Keep your lawn freshly cut every day without the work, Smart robotic lawn mower with GPS and Wi-Fi so can you locate and control it with your phone no matter where you are. |

Staying Healthy

Personalized healthcare available 24/7 is now a reality, available in the palm of your hand. New technology and AI makes managing medical issues easier than ever before.



| Type | Name of App, Website, or Device | Description |
|---|--|--|
| Caregiving and Medical Management  | AARP Family Caregiving | This webpage has resources to help organize important information, coordinate family and caregivers, and make sure everyone is informed |
| | Care.com | Families can search for, qualify, vet, connect with, and ultimately select caregivers in a low-cost, reliable, and easy way |
| | Honor | Assists aging adults in staying at home by linking families with trusted caregivers for needed assistance. |
| | Medisafe | AI-driven medication reminder app provides personalized reminders for each of your medications. Caregivers can get real-time missed medication alerts. |
| | MedMinder | Help loved ones stay independent with this automated, elderly-friendly pill dispenser |
| | PillPack | Each month PillPack sends a month's supply of your medications, divided into daily packets at no extra cost, just the same copay. |
| Health and Wellness  | ElliQ | A proactive AI companion robot, crafted to combat loneliness, boost independence, and aid in enhancing social, cognitive, and physical well-being. Studies found it reduces loneliness by 80% and motivates 82% of users to increase physical activity. ¹ |
| | Starkey Genesis AI Hearing Aids | Hearing aids equipped with AI adapt to different listening environments, enhancing your hearing ability and improving speech recognition and understanding. |
| | Zoe Fall | Just plug it in, and it uses AI to detect falls by monitoring Wi-Fi waves. If you fall, it sends an alert to a loved one or caregiver through the app. |
| | Apple Watch or Galaxy Watch | AI features manage everything from everyday stress to calories burned. They monitor your heart rate and let you know if it detects something of concern. They also have fall detection. |
| | Dexcom Mobile CGM System | A small, wearable sensor and transmitter sends your glucose numbers to a smart device or receiver every 5 minutes |
| | KardiaMobile | FDA-cleared personal EKG device. Take your EKG outside of the doctor's office anytime, anywhere. Then it's easy to share these EKGs with your doctor. |
| | Movano Evie Ring | Its AI engine provides health-tracking features in an unobtrusive device that works on any finger. It tracks your sleep, heart rate, blood oxygen levels and steps. |
| | Oclean X Ultra Wi-Fi Digital Toothbrush | AI voice guide gives you tips on brushing technique, including whether you're brushing too hard or focusing too much time in one part of your mouth. An interactive touch screen that can tell you where you missed a spot. |
| | Nuance Audio Glasses | Glasses that combine vision correction with hearing support, featuring a front-frame microphone to target the person you're talking to and an open-ear speaker for clear conversations. (Launching late 2024) |

Next Steps

The technology in this workbook can help improve your quality of life as you age. But choosing among so many apps, sites, and devices can be overwhelming. We tried to simplify things for you with the steps below.

1. Identify a Few Apps, Sites, or Devices

Review the list of apps, sites, and devices in this workbook and write down a few of your favorites.

| My Favorites —Name of App, Site or Device |
|--|
| 1. |
| 2. |
| 3. |

2. Research Reviews and Costs

Do an online search on the apps, sites, or devices you listed above. Find out:

- Reviews—see how others rate your favorites
- Cost—find out the cost of your choices. Some apps are free and some have a subscription fee.
- Ask your friends if they have used any of your favorites

3. Try Them Out, Then Talk to Your Financial Professional

Some tech solutions in this workbook are free and easy to try on a smartphone or tablet, while others might be costly or need subscriptions. Share your findings and experiences with your financial professional, who can help incorporate these solutions into your financial plan.

¹What AI can do for older adults, Big Ideas UC Davis, 11/7/23

Hartford Mutual Funds may or may not be invested in the companies referenced herein; however, no particular endorsement of any product or service is being made. Hartford Funds Distributors, LLC, Member FINRA.

The MIT AgeLab is not an affiliate or subsidiary of Hartford Funds.