

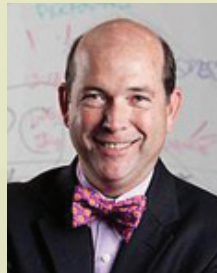
**The Apps, Sites & Devices
Changing the Way We Age**

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 technological 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

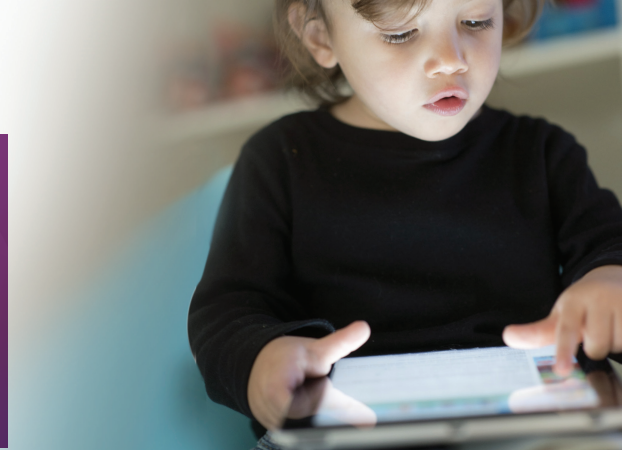
There's no longer a certain age at which we're expected to stop working. Whether you want to continue growing in your career or try something new, the tools below can help you achieve your goals.





Type	Name of App or Website	Description
Keep Skills Sharp 	Babbel	The new way to learn a foreign language. The comprehensive learning system combines effective education methods with state-of-the-art technology.
	Coursera	Free online classes from 140+ top universities and educational organizations
	EdX	Free online courses from the world's best universities, including MIT, Harvard, Berkeley, and others
	YouTube	You can find "how-to" videos on almost anything
	Podcasts	Find engaging audio from experts on topics you'd like to build your skills in
	TED Talks	Influential videos for education, business, science, tech and creativity
	Udacity	Develop new skills. Be in demand. Launch a career in technology.
Earn Income 	Airbnb	Opens the door to interesting places to stay; a simple way to earn money from extra space in your home
	LinkedIn	Build and nurture your professional network, stay up to date with the latest business and industry news, and find your next dream job
	Fiverr	Online marketplace for freelance services. Allows you to list or apply for small one-off jobs.
	Silvernest	Renting your extra space empowers you to stay in your home while earning extra income and enjoying companionship
	SideHusl	Reviews on 450 online platforms that allow you to make money. Choose what you want to do (work, rent or sell) and they'll show you possibilities.
	Lyft and Uber	Drive and earn as much as you want. And, the more you drive, the more you'll make. Only drive when it works for you.
Volunteer 	AARP Volunteer Opportunities	Find ways for you to help your community in-person or from home
	Volunteer Match	The largest network in the nonprofit world, with the most volunteers, nonprofits, and opportunities to make a difference

Staying Connected

Keeping in touch with those you care about is just a click away. Social networks and other communication tools make it easy for you to stay connected with family and friends.







Type	Name of App, Website, or Device	Description
Voice Calls, Video Calls, and Virtual Meetings 	Amazon Echo Show	Combines the voice-enabled assistant of a smart speaker with a touchscreen display for watching videos, scrolling through pictures, and making video calls. Offers capability to remotely check-in on aging or ill family and friends.
	Facebook Messenger	Just like texting on your smartphone, plus voice and video call capabilities
	Facebook Messenger Rooms	Facebook users can create a video chat room and invite up to 50 people to join a video call. There's no time limits on calls.
	FaceTime	Make video calls between Apple devices that have a screen
	Skype	Instant messaging, voice, or video calls—all for free, on any device
	WhatsApp	Send and receive messages, calls, photos, videos, documents, and voice messages
	Zoom	Meet virtually with others via video meetings. There's a free version, but it has a 40-minute time limit.
Connect With Others 	Facebook	Connect with friends, family and other people you know. Share photos and videos, send messages, get updates and play games.
	Instagram	Share your photos and videos, and keep up with your friends and interests
	LinkedIn	Build and nurture your professional network, stay updated on the latest business and industry news, and find your next dream job
	OurTime	The largest dating network for singles over 50
	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.

Staying Mobile

Retirement doesn't require driving anymore. Whether it's using a ride share app or tapping into a growing list of delivery services, you now have the power to get where you want and what you want without ever getting behind the wheel.





Type	Name of App, Website or Device	Description
Ride Services 	GoGo Grandparent	Request medication, meals, Uber/Lyft rides, and groceries by phone.
	Lyft and Uber	Instead of hailing a cab or waiting for the bus, just request a car with the tap of a button
Grocery/ Meal Delivery 	HelloFresh	Pre-measured ingredients and simple, chef-made recipes delivered to your doorstep every week
	Home Chef	Fresh, pre-portioned ingredients delivered right to your door.
	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
	Sun Basket	Healthy meal delivery featuring fresh, organic produce ingredients delivered to your door
Restaurant Meal Delivery 	DoorDash	Get lunch and dinner delivered from your favorite restaurants right to your doorstep with one easy click
	Uber Eats	Browse nearby restaurants that deliver. Get fast food, brunch, lunch, dinner, groceries & more
	GrubHub	Free online ordering from restaurants near you
Virtual 	Google Arts and Culture	Virtually visit top exhibits, zoom in on artworks in mind-blowing detail, and browse thousands of stories, photos, videos, and manuscripts. Visit iconic sites, famous buildings and natural wonders, on your screen or in virtual reality.
	Google Earth	Explore the world from totally new perspectives. Stroll the streets of Tokyo, soar over Yosemite, or teleport across the globe. (You'll need a HTC Vive or Oculus Quest 2 virtual reality headset)
	Autio	As you travel, Autio serves up stories based on your location and interests. Autio has historical stories for over 9,000 locations.
	Oculus Quest 2 or HTC Vive	Virtual reality headsets
	Smithsonian National Museum of Natural History	Take self-guided, room-by-room tours of permanent, current and past exhibitions, including the Butterfly Pavilion, the Deep Time Hall of Fossils, and the Hall of Human Origins

A House That Keeps Itself

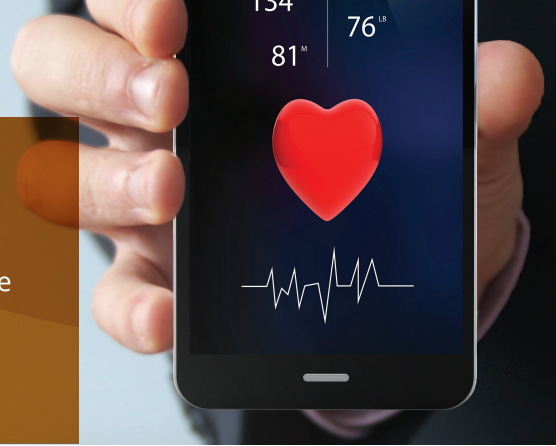
Aging in place is much easier with technology on your side. From services that help you maintain your home to devices that make life more convenient, a helping hand is always just a click away.






Type	Name of App, Website, or Device	Description
Help Around the House 	Angi	Find vetted pros for home improvement and maintenance projects
	Delivery.com	Schedule laundry and dry cleaning online for pickup and delivery. They also deliver from restaurants, wine and spirits shops, and grocery stores.
	HomeAdvisor	Find and connect with home improvement and repair professionals
	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
Devices 	Amazon Echo & Alexa	Amazon's smart home system. Stream music, order a pizza, control your smart home and more.
	Apple HomeKit	Apple's smart home system. Turn off the lights, see who's at the front door, adjust your living room temperature, turn up the music, and much more.
	Tertill	A garden robot that seeks out and destroys weeds and prevents them from growing back
	Gecko Robot Window Cleaner	Robotic window cleaner
	Google Nest	Google's smart home system. Integrated tech products for your home: thermostats, security cameras, doorbells, alarm systems, and locks.
	iRobot Roomba and Braava	Roomba can vacuum your floors. Braava can mop tile, hardwood, or stone floors.
	Sonos One	Smart speaker to manage all your music in one place: Amazon Music, Spotify, Apple Music, internet radio and 80 other streaming services globally. Has Google Assistant and Amazon Alexa built in.
	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 makes managing medical issues easier than ever before.



Type	Name of App, Website, or Device	Description
Caregiving and Medical Management 	AARP 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 Expert	Helps aging adults continue to live at home by connecting families who need care with professionals
	Medisafe	With the app, get personalized reminders for each of your medications and vital drug interaction warnings. 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 	Fitbit	Stay motivated and improve your health by tracking your activity, exercise, food, weight, and sleep
	Apple Watch or Galaxy Watch	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.
	SilverSneakers	Focuses on getting aging adults out of their homes and into the gym and their community. Work out at participating locations or at home with over 200 videos.
	The Mirror—Home Fitness System	Enjoy cardio, strength, yoga, boxing, Pilates, barre and more in your own home. Trade your gym for The Mirror, the home fitness system hiding in plain sight.
	Vitality Society	Live a longer, happier life when you connect with people beyond your usual social circle of family and close friends. They connect you with people at a similar stage of life and surround you with the support of coaches via an online platform.
Telehealth 	Connect With a Telehealth Provider	Your primary care doctor may offer virtual visits. However, if you need medical care but can't reach your doctor, telehealth apps can connect with a health care provider from the comfort of your home. To find one, google telehealth providers.

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.

You can also do your own research. You may find better solutions than we did. If you do, please let us know so we can improve this workbook. You can email us at marketing@hartfordfunds.com.

My Favorites—Name of App, Site or Device
2.
3.
4.
5.
6.

7. 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

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

Many of the tech solutions listed in this workbook are free and easy to try out by using a smartphone or tablet, while others are expensive and not as easy to experience. Share your research and experiences with your financial professional. They can help you see how these tech solutions can be factored into your financial plan.