



Finding Direction in the Senior Market

Your Guide to Attracting and Retaining Senior Clients

Best Practices White Paper Presented by:



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A Best Practices White Paper presented by

Society of Certified Senior Advisors

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Introduction

Twenty-five years ago, if you asked someone to describe the typical older American, you'd likely get a snapshot of a gray-haired woman with glasses, sitting on the front porch knitting scarves for her grandchildren. Ask what this grandmother purchased regularly and you'd probably hear a fairly short list—prescription drugs, home-medical supplies, and maybe an occasional bus trip to Atlantic City.

Today, that image is all but shattered. While there are still plenty of gray-haired grandmas who like to knit, there are far more older adults who are reinventing what it means to grow old in America. Instead of seeing their mature years as a time to sit back in rocking chairs, they're gearing up for their next adventure in the 20-plus "bonus" years they now have ahead of them. Armed with greater longevity and better health, they plan to keep working or maybe change careers altogether, buy a new home or remodel their old one, travel to exotic locales or take the grandkids on an overnight trip—and finally do everything else they've put off while raising their families and working full-time. What's more, the majority of today's 55+ Americans are financially ready and able to purchase the products and services they need to make their plans a reality.

The 55+ population is changing dramatically—driven in large part by the aging Baby Boom generation that is more educated, healthier, and wealthier than any generation before it. The leading edge of the Boomers (born from 1946–1964) turned 60 in 2006,

and behind them is a tidal wave of Americans heading toward redefining the 55+ demographic. Today's 55+ population is:

- **Growing rapidly.** The number of Americans age 55 and over will jump from 67 million in 2005 to 97 million in 2020. This enormous 45 percent gain compares with an only 14 percent projected increase for the U.S. population as a whole.
- **Living longer.** In 1900, the average 65-year-old could expect to live 11.9 more years; by 2003, that number rose to 18.5 years.
- **Better educated.** Until 1980, the majority of older Americans had not completed high school. Today, nearly 80 percent of 55-year-olds have a high school diploma, and 23 percent have a bachelor's degree or more. These numbers are only increasing as the Baby Boomers age.
- **Committed to homeownership.** Older adults have the highest homeownership rate among Americans, with more than 80 percent of householders age 55 and over owning homes.
- **Better off financially.** Among the nation's 18 million households with incomes of \$100,000 or more, 27 percent are age 55+. This age group also has substantial financial assets, including stocks. Between 2001 and 2004, people age 55–64 saw their net worth increase 29 percent.
- **Spending more.** When compared with other age groups, older consumers' spending is growing faster and is already above average. Among Americans age 55–64, spending rose 10 percent from 2000 to 2004, including more spent on discretionary items.

Source: *Older Americans: A Changing Market*, 5th Edition, New Strategist Publications.

These are just some of the numbers that are forcing today's businesses to sit up and take notice of this huge and powerful group of consumers. No longer can "55+ marketing" be relegated to the senior housing and healthcare industries. Today, every business in America must ask itself, "Are we prepared to serve consumers over age 55?"

This guide is designed to help your business begin that journey. Inside, you will find an array of the latest thinking, advice and demographic research on the 55+ market and—more important—what it means for your business. These tips are designed to help you position your business to succeed with the "new consumer majority"—Americans aged 55 and over.

Making Your Place of Business 55+ Friendly

It's no secret that your body changes as you age. Simple tasks like reading fine print, walking up stairs, hearing low voices, and turning door handles can take on an entirely new meaning as you grow older. If you're not over age 55, you may not have considered whether your place of business takes into account the many physical changes that your older clients are facing. In many cases, making small, inexpensive alterations to your place of business can make a huge difference to your 55+ clients.

A 2006 survey by the consulting firm Deloitte & Touche found that older adults say they avoid businesses with an unreasonable level of background noise, improper lighting and a lack of seating. In its report *Wealth with Wisdom: Understanding the Needs of Aging Consumers*, Deloitte & Touche recommends that businesses "walk a mile in their customers' shoes" to determine what fixes are needed to make their sales environment a positive one for older adults. Among their suggestions:

- Use better flooring to reduce noise.
- Expand seating areas.
- Simplify and clarify signs, marketing materials, and interior décor.
- Diffuse lighting and reduce glare.
- Cut out background noise.
- Eliminate distracting or irrelevant stimuli from communication vehicles.
- Provide a sense of comfort in new situations.
- Make messages clear and easy to remember.
- Offer opportunities to self-pace new information.
- Sensitize and train staff who work with older adults.

Source: Deloitte & Touche, *Wealth with Wisdom: Understanding the Needs of Aging Consumers*, www.deloitte.com/dtt/research/0,1015,sid=2240&cid=105677,00.html

A sales environment should be "warm and inviting and shouldn't look like a commercial office," advises Gary Sorrels, senior sales manager for Meritage Active Adult Communities, Phoenix, whose sales center recently won a gold award from the National Association of Home Builders' 50+ Housing Council. The reception desk is a crucial component, Sorrels says. "It's critical that the receptionist is warm, friendly and genuine, not fake."

It's useful to have an area with small round tables, Sorrels recommends. Big luxury chairs are difficult for many older adults to navigate, and sitting down low can make them feel defensive. Having refreshments available makes people feel welcomed into a relaxing atmosphere that isn't confrontational, he says.

Stanley Turkel, an author and consultant to the hotel industry, recommends that businesses also make sure that hallways, elevators and bathrooms are 55+ friendly. Bathrooms that accommodate individuals with disabilities and/or wheelchairs are a must. Lighting should be good in all areas; and easy-to-read, well-designed directional signs

can make a big difference in helping an older client find your place of business.

For businesses that want to take it a step further, gerontologist David Demko of AgeVenture News Service offers an “age audit,” or series of checklists to make sure your business is positioned well to serve older clients. Under the checklist for “physical plant,” Demko includes items such as:

- **Signage:** Make sure your signs can be read from the curb or by someone driving by at 15 mph. Use block, contrasting and well-spaced lettering.
- **Parking lot:** Potholes, cracks and concrete dividers are fall hazards for older adults. Make sure the surface is even and free of obstacles.
- **Office entrance:** Lightweight doors with lever openers are easier to use than heavy doors with hard-to-turn doorknobs.
- **Reception area:** Eliminate background music, which can be a problem for hearing-impaired individuals. When speaking to older adults, get their attention, face them directly, rephrase sentences and ask them questions to make sure they understand everything.
- **Office furniture:** Use sturdy chairs with shallow seat-wells and weight-bearing arms.
- **Flooring:** Smooth, even surfaces are best, but avoid tile that is slippery and/or uneven.
- **Lighting:** Use bright, indirect lighting to help older eyes, which need three times more light to see things clearly.
- **Windows:** Keep your client’s back to the window to avoid glare. Use blinds and curtains to screen light.

Source: David Demko, AgeVenture News Service, www.demko.com/cg000307.htm.

Ensuring Quality Customer Service

Once your 55+ client enters your place of business, it’s time to make sure he or she has a quality experience. Experts agree that serving customers age 55 and over requires an understanding of their unique needs.

“It takes about 500 hours for an employee to become proficient at his or her job. For businesses serving special populations like the elderly, the learning curve is even longer,” says gerontologist David Demko of AgeVenture News Service. He advises businesses to include “senior sensitivity” into job training, focusing on issues such as communicating

effectively with people who are visually and hearing impaired, identifying and resolving typical problem situations and addressing clients' emotional needs.

Some businesses even have their employees simulate the physical aspects of aging, so they can understand for themselves what it's like to be their customer. As part of their staff training, employees put cotton in their ears, wear glasses smeared with petroleum jelly and tape their fingers together to simulate arthritis. At Ford Automotive Company, designers working on new cars don what they call a "third age suit" to help them understand exactly how an older person experiences all features of the car.

Beyond responding to the physical needs of 55+ clients, customer service employees must understand the emotional side of this market. Frank Kaiser, author of the nationally syndicated column *Suddenly Senior*, offers what he calls "the 10 commandments for selling to seniors." Among them are helpful tips for customer service staff such as:

- Thou shalt never attempt to scare us into buying. Fright tactics turn us off. Do tell us about independence.
- Thou shalt always treat us as equals. You value connectedness, independence, personal growth and revitalization. So do we.
- Thou shalt not pander. Never talk down to us. We're not dumb. In fact, we're probably smarter—and richer—than you.
- Thou shalt not bamboozle. Know that we're skeptical. All seniors are from Missouri. (But give us a few credible testimonials by folks like us, and we're putty in your hands.)
- Thou shalt not razzle-dazzle. Know that we're conservative about consuming. Many of us grew up during the Great Depression. But never think that we have no sense of humor.
- Thou shalt always treat us with respect.

Source: Frank Kaiser, *Suddenly Senior*, www.suddenlysenior.com/10commandmentsadsenior.html.

Evergreen Direct, a Vermont mature-market consultancy, advises its clients to build a relationship with older consumers. This demographic wants to build trust *before* the sale and receive special treatment afterward. And don't overlook how far being polite can go, Evergreen Direct recommends. "Post photos of 50+ people close to the work areas of your customer services staff to remind them to whom they're talking," they advise.

Marketing Materials that Speak to the 55+ Consumer

When it comes to developing marketing materials for the 55+ consumer, experts agree that the first step is to narrow down which part of the demographic you want to reach. Within this group, there are really two or even three generations—with different needs, concerns and generational touchpoints.

While marketers and researchers have developed dozens of different ways to segment the 55+ market—based on everything from age to values to generations—one of the quickest ways to break it down is to look at three groups—pre-retirees (age 50–62), active retirees (62–mid 70s) and seniors (mid 70s+), says Kurt Medina, president of Medina Associates, a mature market consultancy in Pennsylvania. Writing in the *Selling to Seniors' Guide to Senior Marketing*, Medina offers several attributes of each group:

- **Pre-Retirees:** Primarily boomers, this group is definitely not “retired” or “senior.” However, they are aware of retirement on their horizon. They may be first-time grandparents but also may be putting their last children through college and dealing with aging parents. As a result, this group is time-crunched.
- **Active Retirees:** This group is experiencing a time of personal freedom and is looking for new learning and experiences. They’re very active and have the time, health and money to pursue their interests.
- **Seniors:** For this group, comfort and safety are key, as health issues predominate. Despite pressure from their adult children, they want to make their own decisions. They’re astute shoppers who want value and are willing to pay for it.

Source: *Selling to Seniors' Guide to Senior Marketing*, CD Publications, www.cdpublications.com/shop/catalog/product_info.php?products_id=69.

In crafting a message to reach your target market, you must find themes, ideas and values that resonate with them at many levels, experts say.

David Wolfe, marketing expert and author of two books on mature marketing—*Serving the Ageless Market* and *Ageless Marketing*—contends that as we reach the second half of life, changes in our brains alter how we process information and new developmental stages alter our key motivations. That means the same old marketing messages that might have worked before just aren’t effective anymore.

Older consumers simply don’t act, think, or feel the same way they did when they were younger, Wolfe says. Some critical differences include:

- **Older adults are more autonomous**, which means they don’t respond well to marketers telling them what a brand should mean to them. It’s more effective to use conditional positioning, Wolfe says, in which consumers can subjectively define a brand in ways that make sense for them.

- **Mature consumers are focused on self-actualization**, a developmental stage in which individuals strive to develop their “authentic” selves. Self-actualization is the highest point on psychologist Abraham Maslow’s “hierarchy of needs” for humans. According to Maslow, upon meeting all basic needs—such as food, safety, love and self-esteem—individuals strive to make the most of their unique abilities and be the best they can be. Self-actualized individuals are spontaneous, creative, interested in solving problems, have a deep sense of morality and generally appreciate life. Businesses that can position their product or service as a catalyst for self-actualization can truly connect with older adults at this stage of development.
- **Later-life consumers are more interested in acquiring experiences than things.** “You don’t market the ‘stuff’; you market the experiences that the ‘stuff’ can make possible,” Wolfe writes. In fact, older people are often willing to pay more for products and services “that serve as a gateway to experiential pleasures they covet,” he states.
- **Older adults are less rational and more intuitive**, which means it’s more important how a product or service makes them feel than what “features and benefits” they offer.
- **Mature adults don’t respond to peer pressure.** Mature consumers aren’t out to impress someone else—they’re more interested in experiencing and enjoying something for its own sake.
- **Older prospects are not time-sensitive.** “Marketing pitches telling older people they should buy something now to avoid unwanted consequences in the future generally get poor responses,” Wolfe states.

Source: David Wolfe, *Ageless Marketing*, www.agelessmarketing.com.

“Ageless marketing” is the key to attracting older customers, while connecting with younger ones at the same time, Wolfe argues. He defines “ageless marketing” as “marketing based on values and desires that appeal to people across generational divides.” In other words, “market to values, not to age.”

Marketing messages also should follow the principle, “lead with the right; follow with the left,” Wolfe says. This means begin your marketing with right-brained messages that invoke sensual imagery and emotion and then follow up with left-brained messages that focus on details and logic.

Unfortunately, many businesses still miss the mark in speaking effectively to older consumers, say many experts. Recent research conducted by the Virginia marketing firm The Boomer Project and Survey Sampling International discovered that most people age 50+ are not happy with the advertising and marketing messages aimed at them. The

financial services industry, in particular, received poor marks. A third or less of respondents said banks, insurance companies and investment firms do a good job in speaking to their needs, being clear, increasing their interest and offering quality advertising.

Based on its research, The Boomer Project lists five things 50+ consumers want out of marketing and advertising:

- **They want marketers to understand them.** “Boomers over 50 tell us it is very important to them that ads ‘give me information I need’ and ‘increase my interest in the product or service’.” Ads must be believable, and businesses must provide a “good, enjoyable experience” for consumers at every stage of the relationship.
- **They want a successful shopping/buying experience** that fits what they want and need in their lives now.
- **They want information** so they can make an educated decision. They’re experienced shoppers who won’t be fooled or ignored. “They want choices and they want information to make smart choices.”
- **They want value.** Value is more important than brand name. Contrary to stereotypes, older consumers are willing to try new brands, but businesses must build in “value” elements. “Wrap your pitch around a ‘value’ story,” The Boomer Project advises.
- **They want respect,** attention and good manners from service staff. They’re used to the world revolving around them. One bad experience will turn them off forever.

Source: The Boomer Project, *50 Things Every Marketer Needs to Know About Boomers Over 50*, www.boomerproject.com/reports.asp.

Beyond messaging, there are several basics involved in producing any written materials for older readers. Writing in the *Selling to Seniors’ Guide to Senior Marketing*, Shelly Robbie, creative director, and Suesan Randlett, senior consultant, of Vermont’s Evergreen Direct mature market consultancy, offer these tips:

- **Make copy easy to read** with lots of white space, bold headlines and subheads.
- **Keep it simple.** Stick to basic, common fonts and use them consistently. Avoid drop shadows, decorative or narrow fonts, and/or a mix of typefaces.
- **Use serif typefaces,** which are easier to read because the serifs help the eyes differentiate between characters and facilitate the flow between letters and words.

- **Don't scrimp on size.** Use 12- to 14-point text for space ads. Titles and headlines should be about two point sizes larger.
- **Resist the urge to be trendy.** The latest look may end up interfering with readability. Don't trade form for function.
- **Don't be "loud."** Use of all caps decreases legibility. Instead, capitalize the first letter of each word or use bold to make words stand out.
- **Keep columns short.** Shorter columns are easier to read, but that doesn't mean you have to skimp on copy. Older adults want information and often are willing to read longer copy.
- **Use color.** In photos and graphics, four-color is better than black and white. Also, use contrasting colors such as yellow and black, blue and white or red and yellow, which are more easily read by 55+ eyes.
- **Banish clutter.** Cluttered layouts make it difficult for the 55+ eye to discern where it should go for the most important information.
- **Use younger-looking models.** The common wisdom is that older adults see themselves as 10 to 15 years younger than their chronological age. Instead of choosing a model who looks like the exact age of your market, consider one who is slightly younger.
- **Choose your words carefully.** Skip the stereotypes by banning words such as "old," "elderly," "aged" and "golden years."
- **Leave room in coupons.** Many seniors still prefer to mail their requests and orders, and they need room to fill in the blanks. If your ad contains a coupon or information request form, provide enough space.
- **Stick to the facts.** The most effective sales messages to older consumers explain in a clear and straightforward way exactly why they should be interested in what you have to offer and what benefits they will receive.

Source: *Selling to Seniors' Guide to Senior Marketing*, CD Publications, www.cdpublications.com/shop/catalog/product_info.php?products_id=69.

It's always a good idea to test out your marketing messages and materials with a group of 55+ prospects before you launch a new campaign, experts advise. You may be surprised at what you discover. Todd Harff, president of Virginia's Creating Results marketing firm, asked a focus group of 50+ prospects what they liked most when it comes to advertising and learned some valuable tips:

- **Images that don't work:** Prospects did not like contrived situations with perfect

people who appeared posed, disconnected or engaged in activities they couldn't relate to.

- **Images that work:** Participants liked images of real people who are attractive, healthy and involved in activities they love. Images must tell a story and be inviting, so the prospect thinks, "I could be in the picture."
- **Words that work:** The best words, Harff found, offer credible values (such as free, VIP pricing, limited offers), new experiences (such as learn, grow, experience, explore, new, better), healthy living (such as younger, healthier, energy, improve, easy, enjoyable) and selfish/selfless values (such as freedom, friends, personal best, contribution).
- **Designs that don't work:** One problem is the "kitchen sink syndrome," in which ads have too much going on. Other ads don't include critical information, such as how to contact the business, including the Web site or its location.
- **Designs that work:** Prospects liked lively, vibrant ads that showed an appealing product or service and offered a clear, compelling message that speaks to them. For stopping power, use big pictures, four colors and high contrast and make sure there is synergy between the images and copy.

Source: Todd Harff, Creating Results, www.creatingresults.com.

Serving the 55+ Client Online

Here's another stereotype that's quickly being shattered—people over 55 are afraid of computers and the Internet. In fact, older adults are among the fastest-growing group of Web users—going online for everything from e-mail, news and health information to shopping and travel arrangements, several research studies show. That means businesses that are serious about courting the 55+ market must have an effective Web presence that meets the needs of these consumers.

Today, 33 million boomers and 10 million people age 60 and over use the Internet every day, according to Focalyst, a New York 50+ market research firm created by AARP and the Kantar Group. In a 2006 survey of 30,000 consumers age 42 and over, Focalyst discovered that older adults aren't new to the Web—in fact, 21 million boomers and more than 7 million people age 60 and over have been using the Internet for more than 10 years.

People age 50 to 64, in particular, have embraced the Internet, with 70 percent saying they've used the Web, according to a 2005 national survey by the Kaiser Family Foundation. This compares to 33 percent of people 65 and over who are slightly behind but still gaining momentum in their use of the Internet. A third of respondents in the

Kaiser study said they consider e-mail and the Internet “an important part of my life that I wouldn’t want to do without.”

These older Web surfers are making full use of their online experience, Focalyst discovered—making travel arrangements, paying their bills, navigating through search engines, researching health topics, and checking the weather. Of course, e-mail and sharing digital photos with family and friends are popular, as well.

Consumers in the survey also said they’re using the Internet more often than ever to research products and services they wish to buy. Focalyst found nearly a third of online 50+ consumers shop via the Web at least a few times a month.

Older Web users often have unique needs and interests when it comes to their online experience, experts agree. That means businesses must develop their Web sites with older visitors in mind.

Far too few Web sites—even those specifically designed for older adults—take into account aging eyes, hands, and minds in their design and usability, contends Dick Stroud, founder of 20plus30, a British marketing strategy consultancy specializing in the 50+ market. In his book *The 50-Plus Market*, Stroud writes that older consumers have five top gripes about Web sites:

- “I cannot find what I am looking for.”
- “I find it difficult to read the text.”
- “I don’t understand what they are talking about.”
- “I keep forgetting where I am on the site.”
- “It keeps stopping me from doing what I want to do.”

Focusing on these issues alone is 80 percent of the work toward making a site more age-friendly, Stroud states. In his book, Stroud offers a wealth of tips for making a Web site easier to use for older adults. Among them:

- Use sans serif fonts no smaller than 12 point. Also include an option for users to increase the font size.
- Create clear visual contrast between the navigation and content areas of the screen.
- Keep lines of text 40 to 50 letters wide or less to reduce eyestrain.
- Don’t use backgrounds.
- Treat all links consistently throughout the site to avoid confusion and allow sufficient space between active links.
- Make all graphics at least 18–22 pixels large.
- Avoid drop-down menus, because they require mouse precision that some older users may not have.
- Allow users to navigate the page using the directional keys on the keyboard.
- Keep navigation simple and allow older users to easily get back to where they were if they end up someplace they didn’t intend.

- Keep all content clear, concise, simple, and easy to understand.
- Avoid animation.
- Provide a printer-friendly version of all content.

Source: Dick Stroud, *The 50-Plus Market*, www.20plus30.com.

While ease of navigation and readability are crucial, new and engaging content is what will keep older adults coming back to your Web site regularly. In its DVD *Web Marketing to Seniors*, Martino & Binzer, a Connecticut marketing and advertising firm, offers “four big questions” organizations must answer to have a successful Web site for the older consumer:

1. How do people find your site?
2. What do people experience when they find your site?
3. What do you want them to do when they get there?
4. How do you get them to come back?

Source: Martino & Binzer, *Web Marketing to Seniors*, www.goodbait.com/mature/who_people.htm.

Search engine optimization and pay-per-click are two great ways to get older adults to your site, the DVD states. More than 80 percent of seniors use search engines to find information online, so be sure that your site is listed highly. Search engine optimization refers to the free process of including key words and terms in the body of your Web site in a way that search engine “crawlers” readily can determine the information that’s in your site, then list it high in the search results. It’s best to use words and terms that are likely to be used with search engines and generate as many links to your site from other sites as possible.

Pay-per-click refers to paid ads that show up on the right side of the page when someone types a search phrase into a search engine. Advertisers pay each time someone clicks on their link. More than 80 percent of people 50 and over click on sponsored links—more than any other age group, says David Martino, president of Martino & Binzer. Moreover, older adults are more likely to visit sites from banner ads, especially those that include coupons or sweepstakes-type offers, he says.

To keep seniors coming back to your site, you must offer new and useful content on a regular basis. Martino recommends inviting visitors to sign up for a free e-mail newsletter, where you can offer them updates, coupons, promotions and an easy way to click through to your site. When it comes to ordering products online, it’s critical to provide a phone number with a live person on the other end to answer visitors’ questions.

Testing your Web site with your target market is another important step. Mobal, an international phone company based in the United Kingdom, conducts an “Ask Your Granny Day” after every major Web site change. The firm’s main product is a \$49 international cell phone it markets to U.S. citizens who are traveling overseas. Mobal sells all of its products online, meaning its Web site must be understandable and easy to

use. To test it, they ask employees to sit down with an older relative to see what works and what doesn't. Based on its research, the firm developed a checklist for developing a senior-friendly Web site:

- Ruthlessly cut the word count.
- Simplify your service and explain it in plain English.
- Make sure text is resizable.
- Make Web links obvious, using dark text on a light background.
- Remember that all of these points are just theory until your target age group has tested it.

Source: Mobal, www.mobal.com.

Training Essentials for Working with Seniors

Making sure your business office is senior-friendly, having quality customer service and delivering effective messages through appropriate media are all important in serving seniors. But perhaps the most important asset anyone working with seniors can have is an understanding of the overall circumstances facing older adults and the skills and knowledge to help them navigate what life throws at them.

Certified Senior Advisors (CSA)[®] are professionals who have added knowledge about aging to their expertise as financial planners, real estate agents, home health care administrators, accountants, and dozens of other professions so that they can provide more benefits to their senior clients.

Because they have learned about 23 subjects of vital interest to seniors, CSAs...

- communicate better,
- have a greater understanding of seniors,
- possess more self-confidence, and
- earn more credibility.

Source: Kupersmit Research, 2005.

They also form valuable networks of like-minded professionals and build their businesses with seniors. Other designations teach about products or professions. Society of Certified Senior Advisors teaches about people. That's why the CSA designation is the perfect supplement you need to be of the most value to the seniors in your life.

Society of Certified Senior Advisors is the world's largest membership organization training and certifying professionals to work with seniors. For information on how you and your organization can receive their training, call 1-800-653-1785, or visit SCSA at www.csa.us

Conclusion

America is aging. No one disputes that. The questions that remain for today's businesses are:

- Are we prepared?
- Are we positioned to capture our share of the 55+ demographic?
- Are we doing everything we can to meet their needs and desires in the marketplace?

Businesses that succeed in the future will be those that face this new customer reality and embrace it. Ignoring the 55+ market is a dangerous path for any business, as these consumers control more than \$2 trillion in estimated annual spending power, according to the MetLife Mature Market Institute.

By 2030, baby boomers age 66 to 84 alone will make up about 20 percent of the total population, but with disproportionately high spending power and the potential to change the way America does business.

The good news is that making your place of business 50+ friendly, ensuring quality customer service, creating marketing materials that speak to this audience, revamping your Web site to make it more user-friendly, and making sure you have the training needed to work effectively with seniors are steps that will not only attract and retain 55+ clients but, in many cases, will make your business more effective with customers of all ages. Often, these changes are simple and low cost but can mean the difference between winning and losing a potential customer. And, in today's competitive market, that's something no business can afford to risk.

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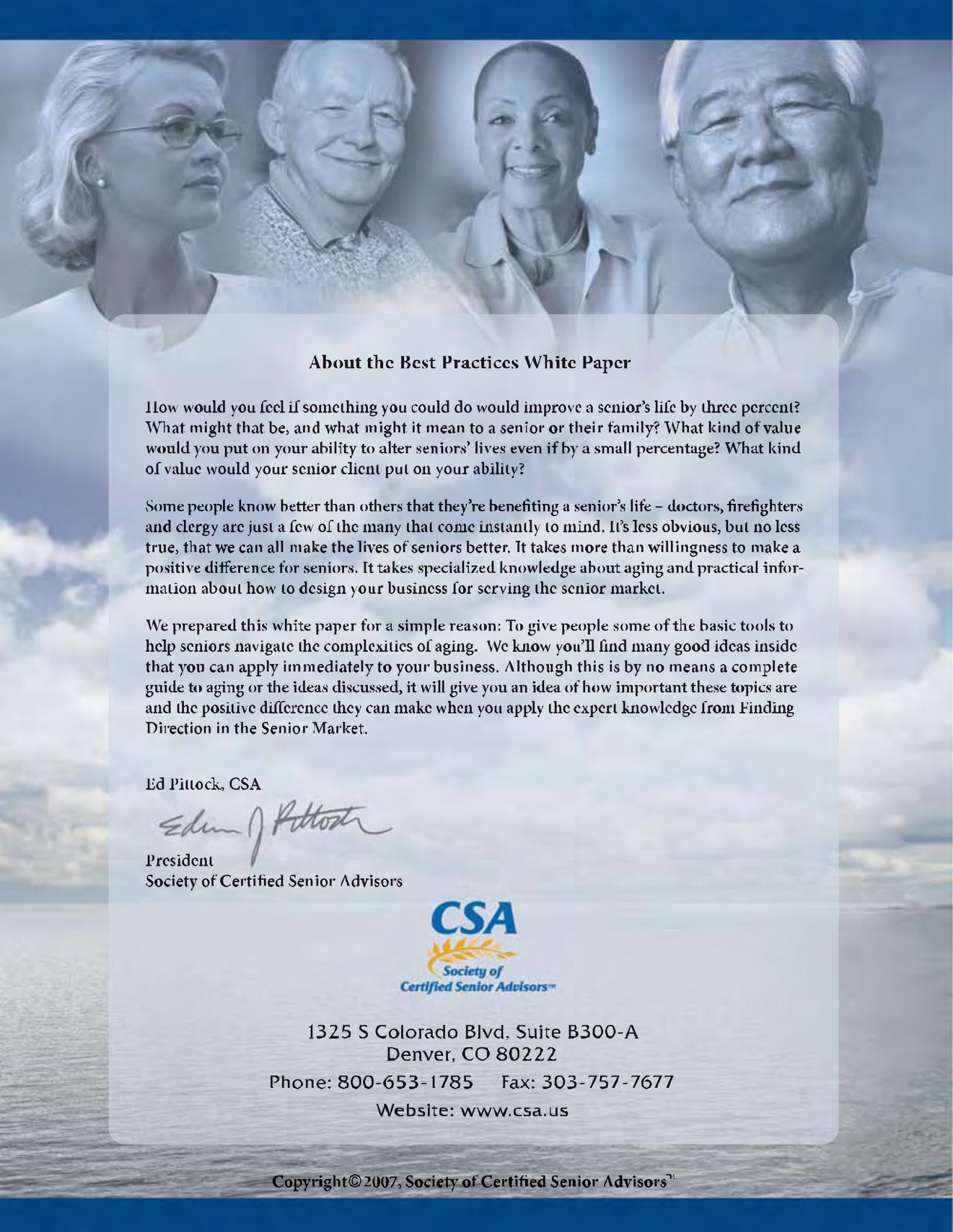
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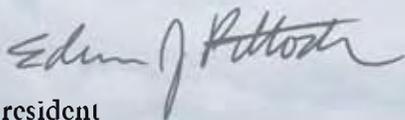
About the Best Practices White Paper

How would you feel if something you could do would improve a senior's life by three percent? What might that be, and what might it mean to a senior or their family? What kind of value would you put on your ability to alter seniors' lives even if by a small percentage? What kind of value would your senior client put on your ability?

Some people know better than others that they're benefiting a senior's life – doctors, firefighters and clergy are just a few of the many that come instantly to mind. It's less obvious, but no less true, that we can all make the lives of seniors better. It takes more than willingness to make a positive difference for seniors. It takes specialized knowledge about aging and practical information about how to design your business for serving the senior market.

We prepared this white paper for a simple reason: To give people some of the basic tools to help seniors navigate the complexities of aging. We know you'll find many good ideas inside that you can apply immediately to your business. Although this is by no means a complete guide to aging or the ideas discussed, it will give you an idea of how important these topics are and the positive difference they can make when you apply the expert knowledge from *Finding Direction in the Senior Market*.

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