

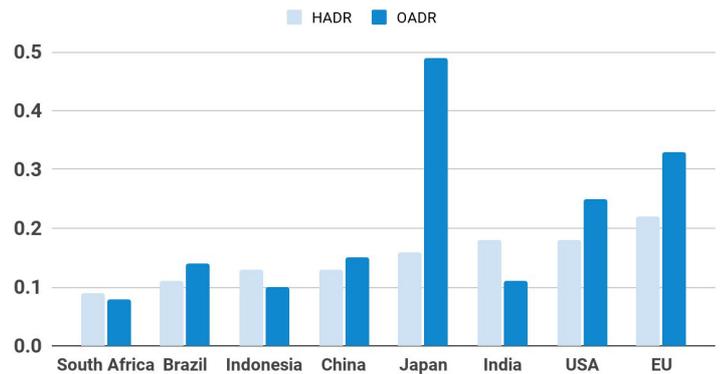
While the majority of practical outcomes in healthy Longevity will be driven by precision health technologies, they will also require an assembly of other, non-biomedical components, including traditional financial products and services along with tech-enabled financial sectors such as InsurTech and WealthTech.

Longevity finance can be defined as an industry, which focuses on the financial solutions that in one way or another are tied to people's health.

If the company provides financial solutions that are related to health, Longevity, retirement, etc, a given financial entity can be considered to be a part of the Longevity financial industry.

The report delivers the overview of the trends, funding activity, risk assessment for a variety of Longevity finance subsectors.

Old-age Dependency Ratio (OADR) and Health-adjusted Dependency Ratio (HADR) for Selected Countries*



During upcoming years, the Longevity risk will bring the challenges which require taking steps towards mitigating the adverse outcomes for the financial industry.

Each boomer has not produced enough children to replace themselves. Such leads to a decline in the number of taxpaying workers.

The decline in economic prosperity is caused by excessive debt and declining income growth due to productivity increases.

Back in 1966, each employee in the USA shouldered \$555 of social benefits. Today, each employee has to support more than \$18,000 of benefits.

*Source: *The Lancet Healthy Longevity*

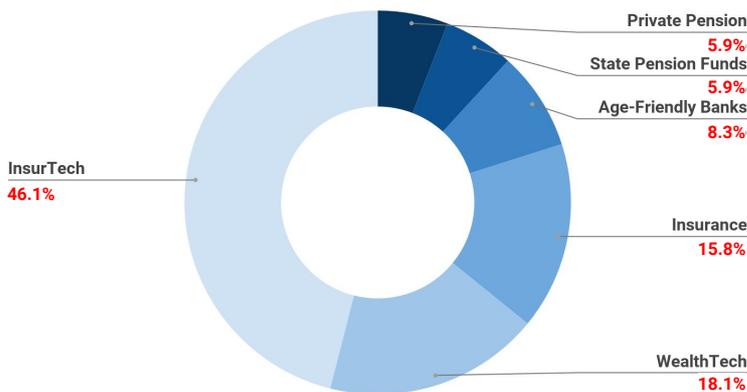
Longevity Financial Industry: Main Parameters

1700 Companies

6 Sectors

300 Top Companies

Distribution of Sub Industries by Number of Companies



InsurTech companies account to the largest segment among companies engaged in Longevity finance. InsurTech along with WealthTech are gaining the larger adoption over the last years judging from the rapid growth of the number of new market entrants and the amount of investments allocated to these sectors. The Longevity finance industry sees the lasting trend of increasing demand for tech solutions aimed to supplement and improve the services provided by larger financial institutions.

Major Industry Observations:

- The WealthTech companies has secured the increasing amounts of private funding for 5 years in a row and have reached the record amounts in 2021.
- The upcoming years will be crucial for insurance industry to revise the approaches to due diligence, and clients relation along with finding the instruments to eliminate the effects of increasing human Longevity.
- The Longevity Financial Industry has a potential to strengthen the economy, helping to increase the engagement of elderly, on the one hand, and to open new niches for businesses focused on financial services and health-related insurance, on the other hand.

TOP 300 COMPANIES ADVANCING THE LONGEVITY FINANCE

Interactive MindMap

Age-friendly Banks – 50



WealthTech – 50



Insurance – 50



InsurTech – 50



Private Pension Funds – 50

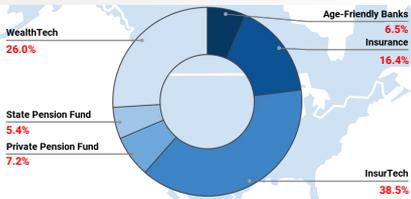


State Pension Funds – 50

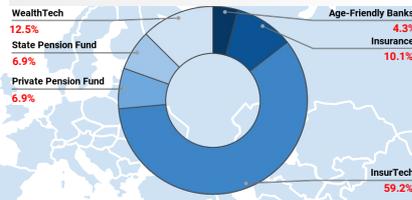


GEOGRAPHICAL DISTRIBUTION OF LONGEVITY FINANCE COMPANIES

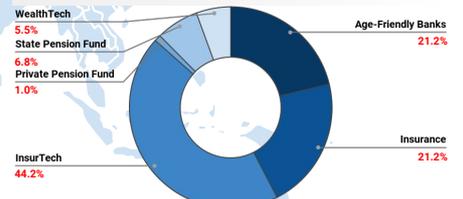
North America, 932 companies



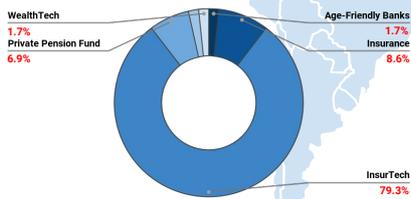
Europe, 375 companies



Asia & Oceania, 292 companies



South America, 58 companies



Africa, 30 companies

