MY VIEW FROM THE THIRD ACT

A Senior's Manifesto

By Darren Somsen, Founder & CEO · Third Act USA, Inc.



The Third Act isn't just the business I'm building. It's the stage of life that 100 million-plus Americans have found themselves in without a guidebook, a map, or an instruction manual.

We approach our senior years entirely on our own. Our parents never told us about the pitfalls of getting older. Our grandparents didn't, either. The most we might have gotten from either group was a complaint about aches and pains and a warning: "Wait until you're our age."

Well, now we are here, and nobody told us what actually happens.

> *We aren't a forgotten generation. We are a generation that nobody bothered to prepare.*

If we're lucky, we have accumulated a home, a couple of cars, a retirement account, and some kids that we've sent out into the world. But turning 60 is a hockey stick of unforeseen issues that nobody warned us about. Suddenly, we are seeing more doctors than we used to. We find ourselves needing a specialist we never knew existed, or a referral for a CT or MRI we had no idea we would require.

We find ourselves at the crossroads of asset management and simply trying to live. The wealthy have already protected their wealth. Those younger than us still think they're ten feet tall and bulletproof; their concern is raising kids, ballet practice, and Little League games on the weekends.

We aren't a forgotten generation. We are a generation that nobody bothered to prepare. It's not that it was a secret, but our parents didn't complain, and our grandparents didn't complain. We are out here rowing with a teaspoon until we find an oar.

At Third Act, we may not have all the answers, but we're living the experience right alongside you. And we are more than happy to hand you an oar.

We built this platform to protect your health advocacy, to protect your assets while you are still thoroughly thriving in your Third Act, and to protect your legacy so it goes exactly where you choose.

Join us on this journey. We will navigate our Third Act together, and we will give you the shield, the umbrella, and the light to keep you covered.

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