MY VIEW FROM THE THIRD ACT

Giving the Finger to the Senior's Angie's List



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

Our insurance companies put us into a block that says we're seniors. Our care turns that direction. The younger set thinks that we're withholding assets from them because they perceive us as being wealthy and them as being poor, and neither is true. Just because we're 60 doesn't mean we're rich, and just because they're 25 doesn't mean that they're poor. They just have different priorities.

So, we have AARP sending us letters and emails for the last 5 to 10 years. Hell, they even sponsored the Rolling Stones tour to get us to join. What does it do? You're paying money to essentially become a member of the senior Angie's List, because then all we get are term life insurance and Medicare Part C, and discounts and savings that seniors can get when they turn 60.

I've never asked for a senior discount in my friggin' life since I turned 60. I don't go in and say, "Do you have a senior discount?" Because I'm not. I'm not a senior. I am just an adult who has been around this globe 60 times now, and it's great. It's wonderful.

I've had a lived experience that, when I look back on it, is fascinating. I never figured I would live on Maui. I never figured I would live in Germany and meet my wife. I never figured I would end up living in Florida, but here I am. I've seen places that most of my peers only dreamed about. I have climbed the Haleakalā crater. I have stood on mountaintops in Bavaria. I have danced in Hitler's private dining room, well after he was dead. (The Bavarian hotel where he took his lunches became an R&R facility for American servicemen, and his private dining room became our disco.)

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I am filled with hope, exasperation, a little trepidation, but I am building this so that we all do not decide that we need to eat dinner at 4:00 because it's the early bird special and cuddle up under an afghan on the couch to watch *Jeopardy!*

We are a generation that watched the Berlin Wall fall. We are the last generation to do nuclear warning drills and dive under our desks in elementary school. We are the generation that learned to drive stick shift because it was required when we took driver's ed. We're the ones who installed Jensen tape decks with 6x9 coax speakers in our 1967 yellow Volkswagen Beetle, and we couldn't have been prouder.

We're the ones who watched crappy, schmaltzy '70s pop evolve into gritty New York punk. We're the ones who watched MTV emerge

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and define our generation because they still played music. We saw the bands, we heard the music, we became bad dancers. We pogoed, we slam danced, we sat on the slopes of ski resorts in the summer watching touring bands and fought 3-hour traffic jams when it was done and loved every minute of it.

We weren't instant gratification. We were earned gratification.

Technology changes, it evolves. It becomes our friend and it becomes our nemesis. Third Act is your friend to help fend off the nemesis: your changing body, the changing insurance landscape, the evolving economics of having worked since 16 and loving every minute of it. We defined this coming change.

And now, the view from the Third Act.

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