

**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.

Checkout our digital workbook at [hartfordfunds.com/apps](http://hartfordfunds.com/apps).

## Get started

Steps to help you get started with these technologies are outlined on page 7.



*“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

NOT FDIC INSURED • MAY LOSE VALUE • NO BANK GUARANTEE



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. These trends impact the way people do business with financial-services providers.

**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 call it a day. 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  |
|---|--------------------------|--|
| <b>Keep skills sharp</b><br>             | <b>Coursera</b>          | Free online classes from 140+ top universities and educational organizations.  |
|   | <b>EdX</b>               | Find the latest free online courses from the world's best universities, including MIT, Harvard, Berkeley, and others.  |
|   | <b>Khan Academy</b>      | Learn anything for free: more than 10,000 videos and explanations at your fingertips in math, science, economics, history, and more.                                     |
|   | <b>Lynda.com</b>         | Learn software, creative, and business skills to achieve personal and professional goals.  |
|   | <b>Udacity</b>           | Develop new skills. Be in demand. Launch a career in technology.   |
| <b>Improve cognitive abilities</b><br> | <b>Elevate</b>           | A brain-training program designed to improve attention, speaking skills, processing speed, memory, math skills, and more.  |
|   | <b>Lumosity</b>          | Uses games to improve cognitive abilities. Provides information about memory, brain health, and cognition.   |
| <b>Earn income</b><br>                 | <b>Airbnb</b>            | Opens the door to the world's most interesting places to stay; a simple way to earn money from extra space in your home.   |
|   | <b>LinkedIn</b>          | Build and nurture your professional network, stay up to date with the latest business and industry news, and find your next dream job.                                   |
|   | <b>Lyft</b>              | Drive part-time. Choose your hours, drive your own car, and earn money.  |
|   | <b>Roommates4Boomers</b> | Helps find the ideal housing situation. Boomer roommates are cutting expenses, boosting their social connections, increasing their safety, and building support systems. |
|   | <b>Silvernest</b>        | Renting your extra space empowers you to stay in your home while earning extra income and enjoying companionship.  |
|   | <b>Uber</b>              | 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.   |

# 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 or Website    | Description  |
|---|---------------------------|--|
| <b>Voice &amp; video calls</b><br> | <b>Facebook Messenger</b> | Just like texting plus audio and video call capabilities.  |
|   | <b>FaceTime</b>           | Make video calls between any Apple device  |
|   | <b>GroupMe</b>            | Brings group text messaging to every phone. Group message with the important people in your life.  |
|   | <b>Skype</b>              | Say “hello” with an instant message, voice, or video call—all for free, on any device.   |
|   | <b>WhatsApp</b>           | Free messaging app to let you message and call friends and family. Send and receive messages, calls, photos, videos, documents, and voice messages.                                      |
| <b>Social media apps</b><br>     | <b>Connected Living</b>   | Connects older adults in senior housing with each other and their families.  |
|   | <b>Facebook</b>           | Popular free social networking website that allows registered users to create profiles, upload photos and videos, send messages, and keep in touch with friends, family, and colleagues. |
|   | <b>Google+</b>            | A place to connect with friends and family and explore all of your interests.  |
|   | <b>Instagram</b>          | Share your photos and videos, and keep up with your friends and interests.   |
|   | <b>LinkedIn</b>           | Build and nurture your professional network, stay updated on the latest business and industry news, and find your next dream job.  |
|   | <b>OurTime</b>            | The largest dating network for singles over 50.  |
|   | <b>Roommates4Boomers</b>  | Whether you have a home to share, or you’re searching for a place to call home, Roommates4Boomers can help you find the ideal shared housing situation.                                  |

# 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 or Website  | Description  | Where available?   |
|---|-------------------------|--|--|
| <b>Ride apps</b><br>         | <b>GoGo Grandparent</b> | GoGoGrandparent works the old-fashioned way: by dialing a phone and requesting a ride.   | Available in all 50 states   |
|   | <b>Lyft</b>             | Get an affordable ride in minutes. Instead of hailing a cab or waiting for the bus, just request a car with the tap of a button. | Available in cities nationwide   |
|   | <b>Uber</b>             | Get a reliable ride in minutes—no reservations or waiting in taxi lines.   | 473 cities, 76 countries   |
| <b>Grocery apps</b><br>     | <b>Amazonfresh</b>      | Next-day and early morning delivery of fresh groceries, everyday essentials, neighborhood products, and Amazon.com items.        | Currently services a number of large metropolitan areas  |
|   | <b>Blue Apron</b>       | Provides all the ingredients needed to make a delicious meal in exactly the right proportions.                                   | Delivers nationwide to the contiguous U.S.   |
|   | <b>Instacart</b>        | Get groceries delivered to your door in one hour. Shop online from stores such as Whole Foods and Costco.                        | Atlanta, Austin, Boston, Boulder, Chicago, Denver, Houston, Los Angeles, Miami, Minneapolis, New York City, Philadelphia, Portland, San Francisco Bay Area, San Jose, Seattle, and Washington D.C. areas |
|   | <b>Peapod</b>           | Grocery shopping from home made easy. Home grocery delivery allows you to shop online without leaving the comfort of your home.  | Illinois, Wisconsin, Indiana, Maryland, District of Columbia, Virginia, Massachusetts, Connecticut, Rhode Island, New Hampshire, New York, New Jersey, and Pennsylvania                                  |
| <b>Restaurant apps</b><br> | <b>DoorDash</b>         | Get lunch and dinner delivered from your favorite restaurants right to your doorstep with one easy click.                        | 250+ cities  |
|   | <b>Yelp Eat24</b>       | Make food happen pretty much wherever you are.   | 1,500+ cities  |
|   | <b>EatStreet</b>        | Order online from your favorite restaurants for delivery or takeout.   | 1,100+ cities  |
|   | <b>GrubHub</b>          | Free online ordering from restaurants near you.  | 500+ cities.   |
|   | <b>Seamless</b>         | Online food ordering from local restaurants.   | 600+ cities  |



# A House That Keeps Itself

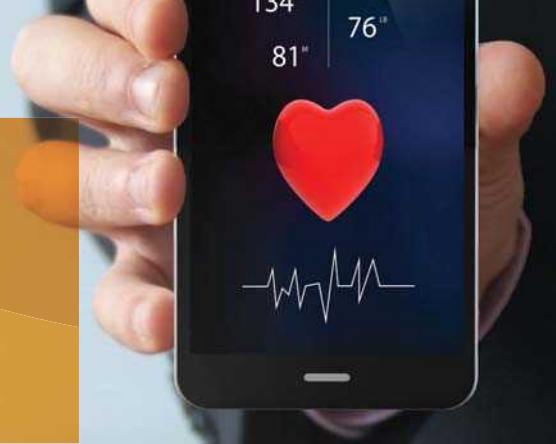
Aging in place is much easier with technology on your side. From services that help you maintain your home to devices that make life more convenient, a helping hand is always just a click away.





| Type  | Name of App, Website, or Device | Description   | Where available?  |
|---|---------------------------------|---|---|
| <b>Aging in place apps</b><br> | <b>Angie's List</b>             | Find great companies for home improvement and maintenance projects.   | U.S.  |
|   | <b>Chef for Seniors</b>         | Professional chefs bring fresh ingredients and cook healthy meals right in your home.   | South Florida, Wisconsin, and Chicago   |
|   | <b>Hello Alfred</b>             | Get ready for life without chores. Sign up and never worry again about grocery shopping, dry cleaning, laundry, and house cleaning.   | New York, Boston, San Francisco, and Los Angeles  |
|   | <b>HomeAdvisor</b>              | Find and connect with trusted home improvement and repair professionals.  | All major metropolitan areas in the U.S. and parts of Canada  |
|   | <b>TaskRabbit</b>               | Get more done in less time so you can focus on the things you really love. From house cleaning and organization, to moving, deliveries, and handyman jobs, they'll take care of all your chores and errands, and help you be more productive every day. | San Francisco (Bay Area), New York City, Los Angeles & Orange County, London, Boston, Chicago, Washington DC, Atlanta, Austin, Dallas, Denver, Houston, Miami, Philadelphia, Phoenix, Portland, San Antonio, San Diego, and Seattle |
|   | <b>Pro.com</b>                  | Pre-negotiated flat-rate prices on hundreds of the most common home-improvement projects.   | Cities in CA, WA, NY  |
|   | <b>Thumbtack</b>                | From house painting to personal training, they bring the right pros to you.   | U.S.  |
|   | <b>Delivery.com</b>             | Schedule laundry and dry cleaning online for pickup and delivery. They also deliver from restaurants, wine and spirits shops, & grocery stores.   | Available in 38 U.S. cities   |
| <b>Devices</b><br>           | <b>Amazon Echo</b>              | Hands-free speaker you control with your voice. Check your schedule, order home deliveries, listen to anything you want, and control the lights. Echo can even read your Kindle books.  | U.S. and Canada   |
|   | <b>Nest</b>                     | A thermostat that automatically adapts as your life and the seasons change. Just use it for a week and it programs itself.  | U.S.  |
|   | <b>Roomba</b>                   | This vacuuming robot is your partner for a cleaner home, helping you stay ahead of daily dust and dirt by vacuuming every day.  | U.S.  |

# Machines That Monitor Your Health

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   | Where available?                      |
|--|------------------------------------|---|---------------------------------------|
| <b>Caregiving apps &amp; websites</b><br> | <b>AARP Caregiving</b>             | Organize important information, coordinate family and caregivers, and make sure everyone is informed when it comes to tasks, appointments, and medications.   | U.S.                                  |
|  | <b>AARP Rx</b>                     | Make sure you always have a current list of medications with you. Helps you follow doctor's instructions and provides you with a single place to organize important health information.                           | U.S.                                  |
|  | <b>Hometeam</b>                    | Matches families with expert caregivers and provides a dedicated care team to promote healthy, fun, and active days.  | Cities in NY, NJ, PA                  |
|  | <b>Honor</b>                       | Helps older adults continue to live at home as they age by connecting families who need care and companionship with the best care professionals.  | San Francisco and Greater Los Angeles |
|  | <b>MedCoach</b>                    | Medical app that reminds you to take your medications at the right time, on the right day. Connects to your pharmacy to refill your prescriptions.  | U.S.                                  |
|  | <b>Medisafe</b>                    | Stay safe with meds and keep track of blood pressure, glucose, and other measurements. Easily share results with doctors.   | U.S.                                  |
|  | <b>Pillboxie</b>                   | An easy way to remember your meds. Scheduling a reminder is as easy as dropping a pill into a pillbox.  | U.S.                                  |
| <b>Tracking tech &amp; devices</b><br>  | <b>Fitbit</b>                      | Stay motivated and improve your health by tracking your activity, exercise, food, weight, and sleep.  | U.S.                                  |
|  | <b>Dexcom G5 Mobile CGM System</b> | Continuous glucose monitoring gives you a complete picture of your glucose, showing you where it's going and how fast it's getting there.   | U.S.                                  |
|  | <b>GreatCall</b>                   | Solutions for older adults and caregivers. Manage caregiver tasks, such as reminders to take medications or getting help if there's an emergency. Devices include: Splash, Lively Wearable, and Jitterbug phones. | U.S.                                  |
|  | <b>Phillips Lifeline Solutions</b> | Pendants or wristbands provide 24/7 emergency access to a call center at the push of a button. Some products offer fall detection and integration with smartphones.   | U.S.                                  |
|  | <b>Silver Mother</b>               | Sensors monitor safety and health. Caregivers can remotely make sure their loved ones are enjoying a secure and healthy life and receive alerts when a cause for concern is detected.                             | U.S.                                  |

## 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](mailto:marketing@hartfordfunds.com).

| My Favorites—Name of App, site or device |
|--|
| 1.                                       |
| 2.                                       |
| 3.                                       |
| 4.                                       |
| 5.                                       |

### 2. 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

### 3. Try them out, then talk to your financial advisor

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 advisor. They can help you see how these tech solutions can be factored into your financial plan.

**Investors should carefully consider the investment objectives, risks, charges, and expenses of Hartford Funds before investing. This and other information can be found in the prospectus and summary prospectus, which can be obtained by calling 888-843-7824 (retail) or 800-279-1541 (institutional). Investors should read them carefully before they invest.**

All investments are subject to risk, including the loss of principal.

Hartford Mutual Funds may or may not be invested in the companies referenced herein; however, no particular endorsement of any product or service is being made.

The MIT AgeLab is not an affiliate or subsidiary of Hartford Funds.

Hartford Funds are underwritten and distributed by Hartford Funds Distributors, LLC.

MAI063\_0917 120513