# The IMPACT BEYOND Summit 2024

## Post-Summit Report

## Future of Ageing in Asia

DBS Foundation

# About
## DBS Foundation

DBS Foundation started championing social entrepreneurship back when dual or triple bottom line businesses weren't as well-understood or funded. What started as a tiny spark – to set up a foundation to support businesses that mirror DBS' own ethos of doing well by doing good – has led us to a multi-pronged approach towards scaling impact across Asia.

Beyond supporting purpose-driven social enterprises (SEs) and small and medium-sized enterprises (SMEs), we've also established strategic partnerships to drive community-focused programmes. In 2024, DBS deepened its commitment by pledging up to SGD 1 billion over the next decade to improving the lives and livelihoods of vulnerable communities. This is alongside a commitment of 1.5 million volunteer hours to dedicate time and skills to the underserved and underprivileged.

**In the past decade, DBS Foundation has:**

Committed
**> SGD 130mil**

Supported
**37 community programmes**

**>160 Businesses for Impact**
in our six core markets

**In 2024, the collective impact achieved by our active programme partners and Businesses for Impact was:**

**> 5.6mil individuals**
Reached and provided access to goods and/or services*

**> 6.8k tonnes**
Food impact created (food waste recycled or redistributed)

*Goods and/or services include financial and digital education or training, food, clean energy, waste management, healthcare, mental health, clean water, sanitation, accessibility solutions.
Note: Some individuals may have experienced more than one outcome.

Scan the QR code to learn more about DBS Foundation's initiatives and events.

# Contents

# Reimagining Ageing:

## From A Spark Within To Impact Beyond

Getting older is inevitable, but who says it means slowing down?

In Asia, populations are ageing faster than ever, creating an urgent need for fresh, sustainable ways to help seniors not just live longer, but thrive.

The DBS Foundation Impact Beyond Summit 2024 tackled this challenge head-on, uncovering innovative strategies to support vibrant ageing. From nutrition and social connection to leveraging technology and rethinking retirement, this report highlights actionable insights from the summit.

The goal isn't just extending lifespans but expanding healthspans — ensuring more years of good health and vitality.

By driving community initiatives, forging public-private partnerships, and empowering social enterprises, DBS Foundation can help make ageing well the norm across Singapore and Asia.






# Ageing Reimagined

## 10 ways the inaugural DBS Foundation Impact Beyond Summit is changing mindsets around ageing

The Summit on 11 November 2024 brought together changemakers, visionaries, and innovators, redefining what it means to age well in Asia.

### 1 Iconic Venue

Held at a decommissioned power station formerly known as “Pasir Panjang Power Station B”, this historic landmark was revitalised for the summit, embodying our mission to redefine ageing narratives!

### 2 Leaders, One Vision

President of the Republic of Singapore, Tharman Shanmugaratnam and DBS CEO Piyush Gupta discussed what it takes to shape a society that embraces ageing with dignity and purpose.

### 300 Changemakers In Action

300 passionate policymakers, business leaders, and community heroes lit up the room with bold and bright ideas.

### 4 Impact Breakouts

These sessions tackled the pressing issues of an ageing society and developed brilliant ideas that will turn the tide of the silver tsunami!



### 5 Areas Of Longevity Solutions


Changemakers at the summit drove impactful discussions on ageing solutions, embodying DBS Foundation Impact Beyond Award’s* five innovation pillars.

*The DBS Foundation Impact Beyond Award aims to scale bold ideas and drive real sustainable impact. It awards up to S$1M each to up to 3 visionary businesses.

### 6 Markets Of Impact

DBS Foundation is making waves in six key Asian markets, with ageing at the heart of it all.

### 700 Cups Of Connection

700 “Impact Brews” served by social enterprise Bettr Barista kept the ideas brewing all day long.

### 8 Principles for building inclusive communities

Eight Ibasho principles to guide collective action for creating an inclusive community where elders are empowered to lead in social and economic activities.

### 9 Lifestyle Habits for Longevity

Nine actionable tips inspired by longevity research to redefine ageing, that everyone can apply to their lives!

### 10 Years Of Impact

To mark this milestone, we recognised 10 DBS Foundation Honourees who have been with us on this journey, and gone on to build better and brighter tomorrows for all.

# DBS Foundation Honourees

To celebrate the 10th anniversary of DBS Foundation, we proudly showcased and honoured our collaboration with 10 extraordinary partners over the past decade. These trailblazers from across Asia have touched millions of lives, uplifting the future of vulnerable and marginalised communities with their groundbreaking solutions. Driven by a deep commitment to do good, they have redefined what it means to create meaningful impact. Their inspiring journeys are a testament to the power of innovation and the incredible change that can unfold when purpose meets action.

**Bettermilk** (Taiwan)
Leverages technology to revolutionise the dairy industry in Taiwan, improving the lives and livelihoods of smallholder dairy farmers while promoting sustainable practices.

**Bettr Group** (Singapore)
Empowers disadvantaged women and youth through training programmes and ensures sustainable coffee trade across their supply chain.

**Du Anyam** (Indonesia)
Empowers women artisans by promoting their handcrafted products to corporations and retailers worldwide, ensuring fair compensation and fostering sustainable livelihoods in local communities.

**Guangzhou Voibook** (China)
Leverages AI to build a real-time barrier-free communication platform to assist persons with hearing loss in their daily lives.

**Haqdarshak** (India)
Consolidates eligible government and private schemes for Indian citizens on an AI-enhanced platform to enable accessibility to welfare schemes, hiring women as field agents to help rural populations.

**IMDA (Infocomm Media Development Authority)** (Singapore)
Our partner in equipping vulnerable segments in Singapore with digital and financial literacy through multi-pronged outreach, including workshops on digital banking and payments, and how to spot and avoid scams.

**ImpactHK** (Hong Kong)
Our partnership with ImpactHK supports their community kitchen that hires those experiencing homelessness to collect surplus food, prepare & deliver meals to those in need.

**S4S Technologies** (India)
Empowers women farmers to preserve their fresh produce using a patented solar conduction dryer to dehydrate agri-produce, enabling longer shelf life of their produce to earn sustainable incomes

**Social Enterprise Insights** (Taiwan)
Instrumental in nurturing Taiwan's social enterprise ecosystem through targeted incubators and accelerators, fostering innovation and growth in the sector.

**Waste4Change** (Indonesia)
Focuses on transforming the waste industry by promoting responsible practices and facilitating a circular economy, driving sustainable solutions for waste management and resource recovery.


**1st row from left:**
**Karen Ngui** (Head of DBS Foundation and Group Head of DBS Strategic Marketing and Communications), **Peter Seah** (Non-Exclusive Chairman, DBS Group Holdings and DBS Bank), **Ho Tian Yee** (Chairperson of DBS Foundation), **Pamela Chng** (Founder, Bettr Group), **Tharman Shanmugaratnam** (President of the Republic of Singapore), **Jane Yumiko Ittogi** (Spouse of the President of the Republic of Singapore), **Shi Cheng Chuan** (Founder and CEO, Guangzhou Voibook), **Joanna Lam** (Cluster Director, Digital Readiness Cluster, IMDA), **Piyush Gupta** (CEO, DBS)

**2nd row from left:**
**Jeff Rotmeyer** (Founder and CEO, ImpactHK), **Azalea Ayuningtyas** (Co-Founder and CEO, Du Anyam), **Mohamad Bijaksana Junerosano** (Founder and CEO, Waste4Change), **Sunny Lin** (Founder, Social Enterprise Insights), **Nidhi Pant** (Co-Founder, S4S Technologies), **Tsubaki** (Sustainability project manager, Bettermilk), **Aniket Doegar** (Co-Founder & CEO, Haqdarshak)

# Opening Address: From Lifespans To Living Spans

***By Karen Ngui***
*Head of DBS Foundation and Group Head of DBS Strategic Marketing and Communications*

Karen Ngui, Head of DBS Foundation and DBS Group Strategic Marketing and Communications, opened the inaugural DBS Foundation Impact Beyond Summit with a bold vision to redefine ageing.

She challenged conventional thinking and introduced six key dimensions that pave the way for a more inclusive, proactive, and impactful approach:

**1 From individual to societal responsibility**

Ageing-friendly communities ensure seniors contribute to vibrant societies.

**2 Living with seniors, not just caring for them**

Intergenerational living fosters healthier, inclusive communities.

**3 Proactive, not reactive: preparing for ageing needs**

Early action on health, finances, and social ties builds lifelong well-being.

**4 A holistic view: interconnected, not isolated**

Viewing ageing as a continuum helps create solutions benefiting all life stages.

**5 Ecosystem thinking: collaboration over silos**

Governments, businesses, NGOs, and communities must align to deliver holistic solutions.

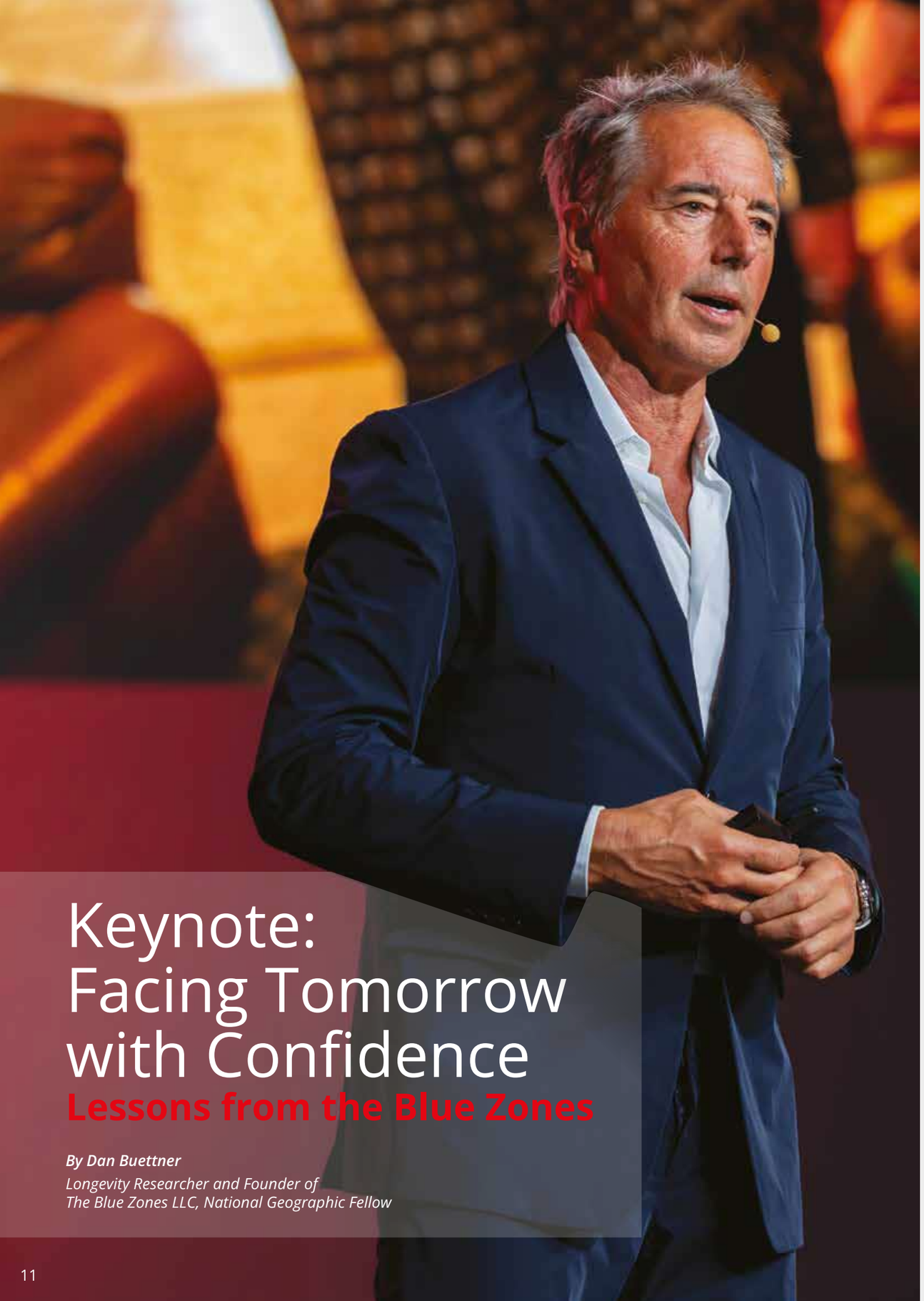
**6 Beyond corporate social responsibility: doing well by doing good**

Purpose-driven business proves profit and impact go hand in hand.

By reframing ageing, Ngui inspired participants to see it as an opportunity to build a brighter, more inclusive future.

With one in four Singaporeans projected to be over 65 by 2030, her message underscored the urgency of a collective response—one that prioritises not just longer lifespans but better healthspans.

This report serves as a guiding light and energising call to action. Together, we can create a world where every generation thrives—adding life to years, not just years to life!



# Keynote: Facing Tomorrow with Confidence

## Lessons from the Blue Zones

***By Dan Buettner***

*Longevity Researcher and Founder of The Blue Zones LLC, National Geographic Fellow*





Picture bright blue skies, whole foods, hearty laughter, and a glass of vino—hallmarks of the world's Blue Zones, regions renowned for exceptional longevity.

Coined by Dan Buettner, founder of the Blue Zones Project over 2 decades ago, these areas are home to "super-agers" thriving on daily activity, low stress, strong social ties, whole food diets, and minimal disease.

Singapore was the first new region to be added to the Blue Zones in recent years. While Singapore differs from traditional Blue Zones, it's building its own—by design.

Through forward-thinking health policies and accessible better choices, Singapore is shaping a "Blue Zone 2.0," intentionally engineered for longer, healthier, and more sustainable lives.

### Key predictors of long life beyond genetics

Buettner has dedicated his career to uncovering the secrets behind the longest-lived populations on Earth.

Blue Zone diets are primarily plant-based, featuring beans, grains, vegetables, and fruits. Mediterranean communities like Sardinia, Italy, and Ikaria, Greece, thrive on whole foods—nuts, berries, legumes—with minimal meat and moderate wine, contributing to lower chronic disease rates and greater vitality.

Equally important is social connection. In Okinawa, Japan, elders participate in "moais"—tight-knit social groups that meet regularly, offering companionship and building resilience, both key to healthy ageing.

## The Blue Zones


**1 Okinawa, Japan**

~1.4 million

A plant-based diet that includes tofu, sweet potatoes, and green tea, combined with the "moai" (close-knit social groups) for emotional support.

One of the highest in the world, with over 50 centenarians per 100,000 people.

**2 Sardinia, Italy**

~1.6 million

Locals in this Mediterranean island raise and grow what they eat, emphasising fresh, seasonal produce and family mealtimes.

10 centenarians per 6,000 people.

**3 Ikaria, Greece**

~8,500

A Mediterranean diet rich in olive oil, vegetables, and legumes, coupled with afternoon naps and a slow pace of life.

Nearly 1 in 3 residents lives to 90.

**4 Nicoya Peninsula, Costa Rica**

~130,000

A calcium-rich water supply supports strong bones and low rates of heart disease. The "plan de vida" (life purpose) philosophy inspires residents to stay active and fulfilled.

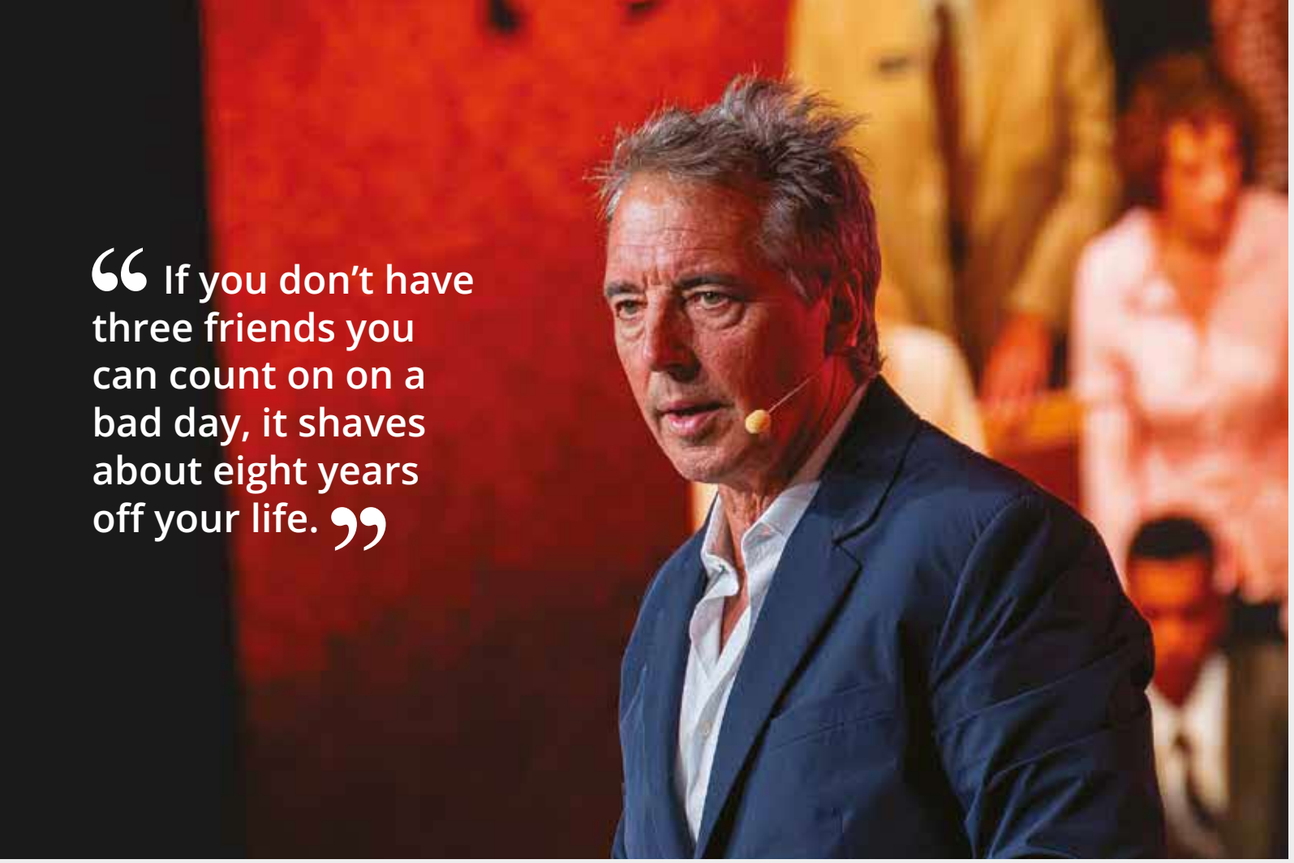
Among the highest in the world, with many living well into their 90s.

**5 Loma Linda, California**

~23,000

The Seventh-day Adventists focus on plant-based diets, exercise, and community.

Adventists live 10 years longer than the average American.






## The Power 9

1 **Move naturally**
Moving without thinking about it

2 **Purpose**
Knowing your “why”

3 **Down shift**
Finding moments to decompress

4 **80% Rule**
Stop eating when you’re 80% full

5 **Plant slant**
Eating more plant-based meals

6 **Wine at 5**
A glass a day with friends or food

7 **Right tribe**
Surrounding yourself with a healthy social circle

8 **Loved ones first**
Centenarians put family first

9 **Belong**
Finding a faith-based community

### A life of purpose and connection

In Okinawa, the concept of Ikigai—a “reason for being”—guides people through life’s seasons, emphasizing purpose and meaning without the notion of retirement.

In Loma Linda, California, the longest-lived Americans—Seventh-day Adventists—prioritise spiritual health, strong family bonds, and community support. Their weekly Sabbath is a day of rest for faith, family, and friends, offering a break from life’s demands.

These timeless practices in Okinawa and Loma Linda highlight that a purposeful life, grounded in meaningful connections, is the true foundation of lasting health and happiness—something we can all embrace.

### A preventive approach to health

In the United States, healthcare often revolves around treating problems after they emerge, fuelling a trillion-dollar industry focused on consequences rather than prevention. In contrast, Nicoya, Costa Rica embraces a proactive healthcare model.

A “health squad” of five practitioners, including a doctor and a nurse, serves 2,500 people, fostering close, holistic relationships. They address not only physical health but also living conditions and diet, proving that prevention leads to better outcomes and cost savings.

Nicoya’s approach is a powerful reminder that prioritising prevention creates healthier, happier communities.

### Lessons for Singapore: preventing diseases and promoting sustainable health

The Blue Zones offer a roadmap for preventing diseases and fostering healthy ageing. Buettner, who coined the term Blue Zones, describes “The Power 9” (more details on the next page) —habits that underpin longevity: moving naturally, eating wisely, fostering community, and finding purpose.

Singapore’s journey from a humble fishing village to one of the world’s happiest and healthiest societies is nothing short of extraordinary. By creating supportive environments and championing community-driven policies, the nation has set a gold standard for well-being.

Social harmony, high homeownership, and forward-thinking health initiatives such as the Queenstown Health District and tailored meal portions designed to meet the nutritional needs of seniors, are just some of the ways Singapore has shaped a society where healthy choices come naturally.

These efforts have paid off in remarkable ways: Singaporeans now enjoy an impressive 12 more years of healthy life expectancy compared to the global average.

### Shifting focus from individual choices to community and policy

Dan Buettner believes achieving a “Blue Zone 2.0” isn’t about superhuman willpower—it’s about designing communities that naturally nudge people toward healthier choices.

By reimagining the “life radius” within 8 kilometres of where people live, his team has transformed U.S. neighbourhoods, boosting life expectancy and reducing healthcare costs. Simple changes like adding bike lanes, promoting nutritious foods, and limiting tobacco sales make healthier living effortless.

Singapore exemplifies this blend of innovation and well-being, proving that ageing can become a vibrant, fulfilling chapter of life.


> **“Technology is not just about adding years to life; it’s about ensuring those years are lived well.”**

***Dr Eugene Hong***
*Executive Director,*
*Institutional Banking Group, DBS*

# Plenary: Leveraging Technology And Innovation To Improve Healthspans

**Moderator:**
**Dr Eugene Hong**, Executive Director, Institutional Banking Group, DBS

**Panellists:**
**Gillian Tee**, Founder, Homage; **Chik Wai Chiew**, CEO, Heritas Capital; **Nathaniel Farouz**, Managing Director, Senior Living, Keppel; **Dr Mary Ann Tsao**, Chairman and Founding Director, Tsao Foundation

*Gillian Tee*
*Founder, Homage*

*Dr Mary Ann Tsao*
*Chairman and Founding Director, Tsao Foundation*

## Reimagining ageing: How technology is redefining life's golden years

Today, we are shifting the conversation from simply extending lifespans to enhancing healthspans. With AI-powered healthcare, smart caregiving platforms, and vibrant senior living communities, the possibilities of doing that are endless.

## Technology's role in empowering lives

Dr Eugene Hong, Executive Director, Institutional Banking Group, DBS, underscored the transformative potential of innovation to redefine what it means to age gracefully.

Technology is enabling seniors to live independently while staying connected. Platforms like Homage are revolutionising caregiving, making it easier for families to access personalised, non-medical support for their loved ones. "Eighty percent of our care is non-medical; it's about helping people live a life that feels as normal as possible," said Gillian Tee, CEO of Homage.

## Empowering seniors to live purposefully

Senior living has come a long way from sterile, institutionalised care, to environments designed to enhance autonomy, dignity, and purpose. Nathaniel Farouz, Managing Director of Senior Living at Keppel, explained that the goal is to ensure seniors live with as much 'normalcy' as possible.

"Normalcy means that regardless of whether you're active, very dependent, or cognitively impaired, we want you to live a life as normal as possible for as long as possible," said Farouz.

Today's senior living communities focus on empowering independence while fostering meaningful connections. Whether it is enjoying hobbies, engaging with neighbours, or simply having the freedom to make daily choices, these spaces are redefining what it means to age well.

## Innovation in senior care: challenges and opportunities

For many seniors, transitioning from hospital to home and vice versa can be a daunting experience. Integrated systems are addressing this gap by connecting healthcare providers, caregivers, and families to create a harmonious care journey.

"The key is to make the system more seamless for the patient and caregivers," said Chik Wai Chiew, CEO of Heritas Capital. He further emphasised the importance of collaboration across industries

*Nathaniel Farouz*
*Managing Director, Senior Living, Keppel*

— healthcare providers, tech developers, and investors — to meaningfully enhance the lives of seniors and their families.

## The role of artificial intelligence (AI) in senior care

AI is poised to revolutionise senior care, offering tools that predict health risks, manage daily tasks, and improve overall quality of life. It has the potential to take over routine functions, freeing up caregivers for more meaningful interactions.

But AI's success depends on high-quality data. "It's not about the technology itself but the clean data that drives its effectiveness," explained Chik.

In years to come, AI will do more than augment existing systems. "AI will transform the care sector completely, revolutionising how we live and care for our elderly," said Tee.

## Purpose, human-centric technology, and sustainable solutions

At its heart, the future of ageing is about balance. It is about blending technology with compassion, independence with support, and purpose with care. "Longevity is not just about living longer; it's about flourishing and living with dignity," said Dr Mary Ann Tsao, Chairman of Tsao Foundation.

Together, businesses, communities, and technologies are rewriting what it means to age well — and the best is yet to come.


***Jacqueline Lim***
*Managing Director,*
*Consumer Banking Group, DBS*

# Breakout: Tackling Loneliness

## Building Stronger Communities Through Social Connections

**Moderator:**
**Jacqueline Lim**, Managing Director, Consumer Banking Group, DBS

**Speakers:**
**Nadine Lee Maurellet**, Founder and CEO, Eden Retirement Lifestyle Management; **Chern Siang Jye**, Assistant CEO, Agency for Integrated Care; **Associate Professor Fung John Chye**, Co-Director, NUS' Centre for Environment and Ageing Well (ENgAGE), **Dr Kelvin Tan**, Head, Minor in Applied Ageing Studies Programme, Singapore University of Social Sciences (SUSS)

### Recognising the urgency: building a compassionate society

Loneliness is more than a quiet ache — it is a health crisis silently eroding the well-being and lifespan of millions.

A 2021 study revealed that adults aged 60 and above who feel "sometimes" or "mostly lonely" live, on average, three to five years less than those who do not experience loneliness. Beyond that, loneliness diminishes health expectancy, reducing the years one might live in good health. Its effects, comparable to smoking and cardiovascular disease, demand the same level of care and intervention we reserve for other public health crises.

Jacqueline Lim, Managing Director, Consumer Banking Group, DBS, stressed the need for a compassionate society that prioritises tackling elder isolation. Nadine Lee Maurellet, Founder and CEO of Eden Retirement Lifestyle Management, agreed, calling elder isolation a global issue that requires collaboration and innovation to solve.

### Community hubs as connective nodes

Singapore is setting an inspiring example with its *Age Well SG* initiative, which has established over 214 Active Ageing Centres (AACs) as vibrant hubs where seniors can find connection and belonging. "What we really want is not AACs where seniors go to, but active ageing communities where seniors live," said Chern Siang Jye, Assistant CEO at the Agency for Integrated Care.

This vision moves beyond physical spaces, fostering environments where seniors feel at home and supported by age-friendly products and services. Partnering with local organisations and businesses, the programme ensures that seniors are not only cared for, but also empowered to thrive.

Associate Professor Fung John Chye, Co-Director of NUS' Centre for Environment and Ageing Well (ENgAGE), introduced the concept of "Community Ageing in Place." This holistic approach integrates three elements: Community, reflecting social relationships; Ageing, addressing physiological changes; and Place, encompassing the physical environment.


**“We need to play our part to create the environment that we want to live and age in.”**

***Chern Siang Jye***
*Assistant CEO, Agency for Integrated Care*

Rather than isolating seniors in traditional facilities, this model supports ageing in familiar neighbourhoods. “Isolation at home only leads downhill,” cautioned A/Prof Fung, who advocates for walkable, connected communities. His research suggests placing essential amenities within an 80-metre radius — just a three-minute walk from seniors’ homes — to ensure easy access, with larger resources like AACs no further than 200 metres away.

## Technology as a bridge, not a barrier

As technology evolves, its role in combating loneliness grows ever more promising. Tools like virtual reality and digital platforms can enhance senior well-being if applied thoughtfully.

Highlighting companion robots like Japan’s LOVOT and South Korea’s Hyodol, Dr Kelvin Tan, Head of SUSS’s Minor in Applied Ageing Studies, said that these tools are designed to provide companionship and emotional support, but should not replace human interaction. He explained, “These robots aren’t here to replace family; they’re here to complement the care we provide.”

But the adoption of such robots is not without challenges. In Singapore, where cultural familiarity with robotic companions is limited, researchers are exploring ways to integrate these technologies in culturally sensitive and seamless ways.

## Ageing as a phase of growth

Ultimately, ageing should not be seen as a period of decline but as a phase brimming with opportunities for growth, connection, and contribution. “A whole-of-society effort is required,” emphasised Chern, urging everyone to challenge stereotypes that cast seniors as reluctant to engage or explore.

Technology can play a key role here, not only meeting functional needs but also enhancing emotional well-being. Younger generations, Dr Tan noted, can help reshape perceptions and introduce seniors to new tools and platforms that support connection and purpose. Gamified social media, for example, could encourage seniors to venture outdoors, share skills, and participate in community activities.

## Collaborating across generations and sectors

To build truly connected, age-inclusive communities, collaboration is essential. Businesses, NGOs, government bodies, and individuals all play a role. Chern urged everyone to take small but meaningful steps, like greeting a senior neighbour or fostering inclusive spaces.

**Nadine Lee Maurellet**
*Founder and CEO, Eden Retirement Lifestyle Management*

Lee Maurellet echoed this sentiment, highlighting the importance of harnessing the wisdom of older generations while fostering intergenerational relationships. These connections, she noted, build support networks that benefit everyone.

Dr Tan reinforced the value of continuous learning, encouraging seniors to pick up new hobbies and meet new people. He underscored how curiosity and growth bring fulfilment at every age.

## A vision for an inclusive future: empowered by technology

The panel’s message was clear: loneliness is not inevitable, and solutions are within reach. From reimagining neighbourhoods to embracing technology and fostering intergenerational bonds, the tools to combat social isolation already exist.

What is needed now is action — leveraging these technologies and approaches to make meaningful changes in the way we address loneliness.

# Breakout: Recipe For Longevity

## The Impact Of Nutrition And Food Security On Ageing

**Moderator:**
**Fiona Chan**, Executive Director, Consumer Banking Group, DBS

**Speakers:**
**Sylwin Angdrew**, General Manager, Ageing Asia; **Queenie Man**, CEO, Project Futurus; **Anna Lim**, Senior Manager, Health Promotion Board (HPB); **Eric Chua**, Senior Parliamentary Secretary, Ministry of Culture, Community and Youth & Ministry of Social and Family Development

### Creating food solutions for seniors

In a food haven like Singapore, it is impossible to have a conversation about ageing well, without having a conversation on eating well.

### Opportunities for affordable, tasty single-portion meals

Sylwin Angdrew, General Manager of Ageing Asia, highlights a pressing gap in the food industry: affordable, tasty, single-portion meals for seniors. This is crucial, as a growing number of seniors in Singapore live alone. Between 2018 and 2022, the number of seniors aged 65 and above living alone rose from 58,000 to 79,000, a figure expected to climb as family sizes shrink.


*Sylwin Angdrew*
*General Manager, Ageing Asia*

*Fiona Chan*
*Executive Director,*
*Consumer Banking Group, DBS*

***Queenie Man***
*CEO, Project Futurus*

***Anna Lim***
*Senior Manager,*
*Health Promotion Board (HPB)*

## Importance of fostering connections alongside nutrition

Drawing inspiration from Japan, Angdrew notes that it's not only about the meal but also the experience of eating. Research shows that elderly Japanese individuals who live and eat alone face higher risks of depression and early mortality, underscoring the importance of fostering connection alongside nutrition.

## Beyond nutrition: the challenge of dysphagia

As the founder and CEO of Hong Kong's Project Futurus, Queenie Man highlights an often-overlooked issue in elderly care: chewing and swallowing difficulties, or "dysphagia." In Hong Kong alone, nearly 30% of older adults are at risk of malnutrition due to dysphagia. This swallowing disorder increases the risk of choking, aspiration pneumonia, and reduces quality of life.

To address this, Project Futurus developed *Captain Softmeal*—a platform that reimagines mealtime for those with swallowing difficulties. Through workshops, caregivers and families learn how to prepare texture-modified meals that are safe and appealing, restoring dignity and joy to eating.

## Preventing frailty through nutrition

Anna Lim, Senior Manager, Health Promotion Board (HPB), is passionate about the crucial link between malnutrition and frailty.

Many elderly Singaporeans face muscle degeneration over time, often without realising their need for increased protein. With 80% of elderly Singaporeans at risk of malnutrition showing low muscle mass, the stakes for effective nutritional interventions are high.

Fortunately, targeted nutrition can make a world of difference, helping seniors feel stronger and healthier. Lim encourages the consumption of protein-rich, affordable foods like soy, legumes, eggs, and dairy, to meet the nutritional needs of seniors.

HPB's *Healthy 365 and Rolling Good Times* programmes are also on hand to help seniors adopt healthier lifestyles, providing the resources they need to focus on balanced nutrition and fitness.

## Innovation in community mealtime initiatives

To enhance the quality of life for seniors, Senior Parliamentary Secretary Eric Chua launched the *Smaller Bites to Swallow Right* initiative at Singapore's Alexandra Village Food Centre. This programme trains hawkers to prepare modified versions of iconic Singaporean dishes—such as chicken rice—in smaller bites, minced, or pureed upon request, at no extra charge.

This initiative goes beyond nutrition—it fosters social inclusion, too. By allowing seniors to participate in communal dining, they get to enjoy a sense of belonging while savouring their favourite dishes.

***Eric Chua***
*Senior Parliamentary Secretary, Ministry of Culture, Community and Youth & Ministry of Social and Family Development*

# Plenary: Changing Mindsets

## How Can We Challenge The Stereotypes Of Growing Old?

**Moderator:**
**Karen Ngui**, Head of DBS Foundation and Group Head of DBS Strategic Marketing and Communications

**Speakers:**
**Professor John Wong Eu-Li**, Isabel Chan Professor in Medical Sciences, Executive Director, Centre for Population Health, NUS, Senior Advisor, NUHS and Co-Chair, Health District@Queenstown Steering Committee; **Tham Loke Kheng**, CEO, Mediacorp; **Dan Buettner**, Longevity Researcher and Founder of The Blue Zones LLC, National Geographic Fellow

Longevity brings both exciting opportunities and unique challenges, but it also carries some persistent stereotypes

## Stereotype 1: Seniors will bankrupt the system

A prevalent belief, especially among Singapore's sandwich generation, is that supporting a growing elderly population will financially strain individuals and push governments toward bankruptcy due to healthcare costs.

Professor Wong points out that this perception is rooted in an outdated dependency ratio model, which assumes that people under 64 must support those over 65. But this view no longer reflects reality. Today, more seniors are working well into their 60s and 70s.

By reframing the dependency ratio, we can dispel the myth that an ageing population will bankrupt our systems.

## Stereotype 2: It's hard for seniors to find their place in workplaces

Research indicates that older job applicants are often passed over for interviews, likely due to stereotypes about declining cognitive or physical abilities. However, studies show that seniors bring unique strengths to the workforce, including experience, stability, and a strong work ethic.

Tham Loke Kheng, CEO of Mediacorp, is working to break down this stereotype. At Mediacorp, Singapore's largest media network, Tham and her team actively highlight the value of older workers through initiatives like the series *Never Too Old*, which profiles inspiring seniors such as 93-year-old cardiologist Dr Charles Toh, who continues to work full-time. Tham emphasises Mediacorp's commitment to "putting real stories out there" to demonstrate the ongoing contributions of the pioneer generation.

***Professor John Wong Eu-Li***
*Isabel Chan Professor in Medical Sciences, Executive Director, Centre for Population Health, NUS, Senior Advisor, NUHS and Co-Chair, Health District@Queenstown Steering Committee*

Tham believes that flexibility in work environments, such as outcome-based roles and hybrid work options, allows seniors to remain engaged and productive. This approach shows that when workplaces are adaptable, seniors can find their place and continue to contribute effectively, proving age is no barrier to adding value.

## Stereotype 3: You need to be rich to be healthy

Dan Buettner's research on "Blue Zones"—areas known for their exceptional longevity—challenges the idea that good health and longevity are reserved for the wealthy.

In places like Ikaria, Greece, and Okinawa, Japan, many residents live below the poverty line yet enjoy remarkable health. These communities rely on seasonal, whole foods like sweet potatoes and legumes, which are minimally processed and inexpensive.

Buettner emphasises that longevity in these areas is driven by policies and cultural norms that prioritise well-being, not wealth.

Singapore's proactive approach mirrors this, implementing policies that make healthy choices accessible to all, demonstrating that good health doesn't require wealth—it requires the right environment.

## Stereotype 4: Longevity is the ultimate goal

While Singapore has achieved impressive gains in extending lifespan, there is still a pressing need to close the gap between lifespan and healthspan—the years one lives in good health. Professor Wong advocates for a five-pronged approach to help expand healthspan, enabling individuals to live long and fulfilling lives rather than years marked by declining health.

1 **Redefine health holistically**

According to the World Health Organisation, "Health is a state of complete physical, mental, and social well-being, and not merely the absence of disease." Professor Wong emphasises that social well-being is foundational; without it, true mental and physical health cannot thrive.

2 **Encourage lifelong health preservation**

Health maintenance should start as early as possible—even from prenatal stages—rather than beginning a "sprint" for health in old age. Building good health habits across all ages sets the stage for sustained well-being into later years.

3 **Address social and environmental health determinants**

Professor Wong notes that health outcomes are shaped by multiple factors, with social, behavioural, and environmental elements accounting for 60% of one's health, while genetics contributes 30%, and healthcare systems a mere 10%. Effective healthspan expansion depends on addressing these powerful, often overlooked determinants.

4 **Promote a societal approach to health**

Health is a product of a complex system that involves all of society. Community-driven efforts, supportive policies, and shared values around health can collectively contribute to healthier and longer lives for all.

5 **Invest in health throughout life**

Closing the gap between lifespan and healthspan requires lifelong investments in health, such as access to preventive care, nutritious food, and social support.

With this approach, Professor Wong asserts that Singapore can move toward a future where people live not only longer lives but also healthier, more productive, and fulfilling ones, free from the stereotype that longevity inevitably means prolonged years of decline.

## Stereotype 5: Ageing is a crisis for Singapore

During the plenary, Professor Wong offered a pearl of wisdom: that Singapore's ageing population can be a defining achievement for our generation—that it can be our own "water story."

Just as Singapore transformed water scarcity into a point of resilience, it can approach the "silver tsunami" as a challenge that inspires innovation, adaptability, and growth.

In 1965, Singapore faced the paradox of being one of the wettest yet driest countries in the world. With limited natural resources and a heavy reliance on imported water, the nation's water security was vulnerable. But through foresight and determination, Singapore developed the Four National Taps strategy, turning this vulnerability into an internationally admired success, positioning Singapore as a leader in water resilience.

In the same spirit, ageing should not be seen as a crisis but as a chance to build systems that support and empower all members of society. By drawing lessons from our water story, Singapore can transform the "silver tsunami" into an opportunity for societal progress. Just as it reshaped its water future, Singapore can redefine ageing, creating a forward-thinking ecosystem where older generations not only live longer but thrive.


***Lynette Tan***
*Financial Literacy Specialist, DBS*

# Breakout: Wealth Is Health

## True Or False?

**Moderator:**
**Lynette Tan**, Financial Literacy Specialist, DBS

**Speakers:**
**Aniket Doegar**, Co-Founder & CEO, Haqdarshak; **Peace Wong**, Chief Officer, The Hong Kong Council of Social Service (HKCSS); **Haleh Nazeri**, Lead, Longevity Economy, Centre for Financial & Monetary Systems, World Economic Forum

In this session, leaders in social impact share strategies to bridge the wealth-health divide and empower individuals through access, information, and equal opportunities.

### Enhancing health through wealth in India: Haqdarshak

Aniket Doegar, Co-Founder & CEO, Haqdarshak, is changing the game in India by connecting underserved populations with social security benefits and government support through an assisted-tech model. Recognised as a DBS Foundation Honouree in 2024, Haqdarshak combines cutting-edge technology with a network of trained support agents to deliver accessible welfare services to communities often overlooked by traditional systems.

Doegar explains that many people are unaware of existing health programmes or find it challenging to navigate complex application processes. Haqdarshak's platform, available in 11 local languages, provides users with a customised list of eligible schemes, effectively bridging the gap between available resources and those in need.

For these underserved populations, access to financial tools and knowledge can be as valuable as wealth itself.

***Aniket Doegar***
*Co-Founder & CEO, Haqdarshak*

## Financial literacy as a foundation for health in Singapore

Lynette Tan, a Financial Literacy Specialist at DBS, is dedicated to equipping communities in Singapore with essential financial skills to support overall well-being. Through a comprehensive three-pronged strategy—financial education, digital planning tools, and customised product solutions—Tan and her team empower individuals to take charge of their financial health.

**Financial Education**

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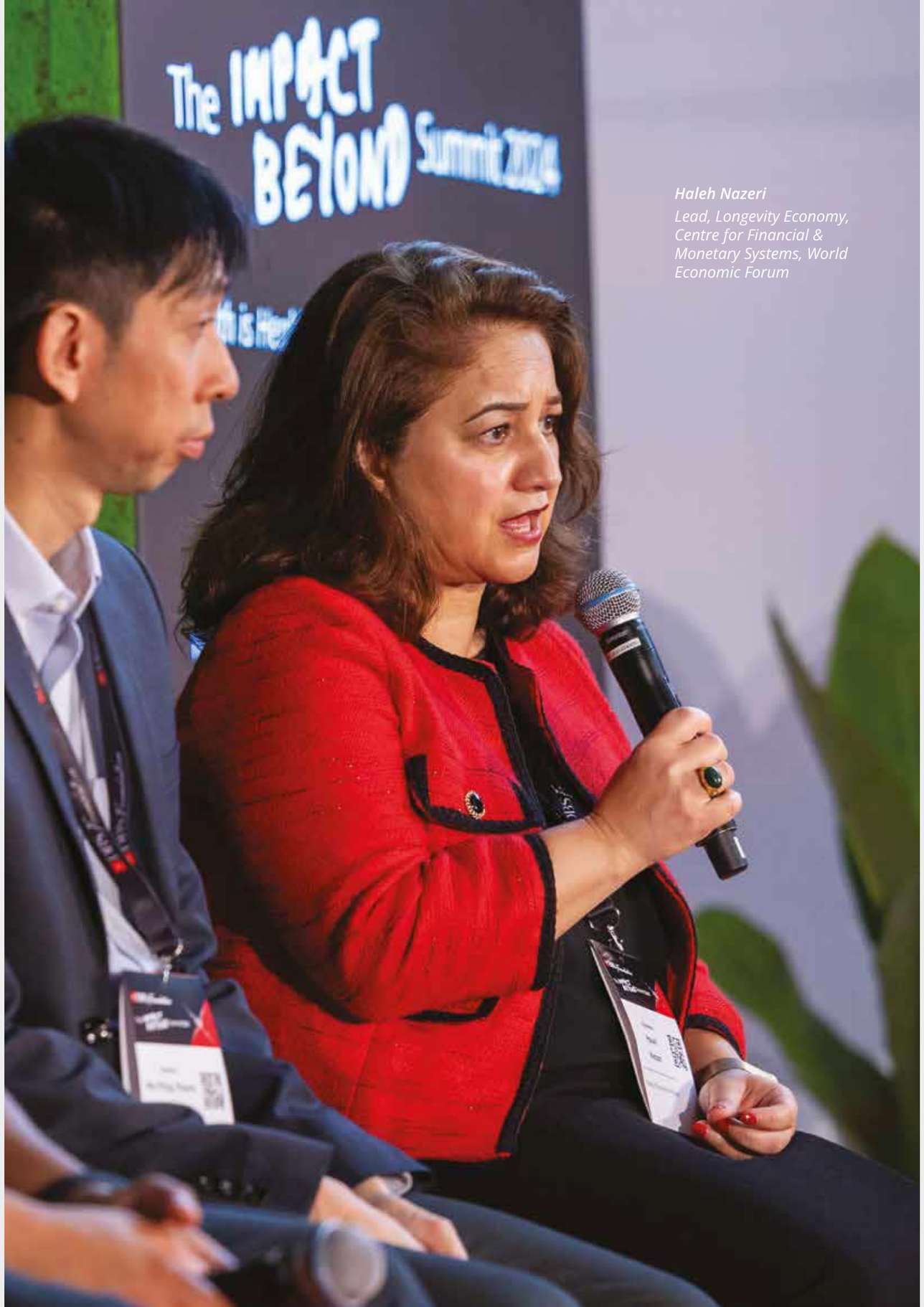
DBS also collaborates with grassroots organisations to extend these skills to low-income families and individuals with disabilities, focusing on practical money management skills like budgeting and prioritising needs versus wants. For young learners, these initiatives foster financial confidence from an early age, creating a foundation for long-term financial security.




*Haleh Nazeri*
*Lead, Longevity Economy, Centre for Financial & Monetary Systems, World Economic Forum*

## Breaking financial taboos in Hong Kong

In Hong Kong, Peace Wong, Chief Officer of Family at the Hong Kong Council of Social Service, is challenging the taboo surrounding finances, particularly within low-income families and among caregivers.

Such transparency enables each member to understand the broader picture of income, expenses, savings and goals. Furthermore, families can make better informed decisions that take into account the needs and aspirations of everyone involved. This then allows every family member to feel valued and included; thus strengthening relationships and a sense of responsibility.

## Building equity beyond wealth

At the World Economic Forum, Haleh Nazeri, Lead of Longevity Economy at the Centre for Financial and Monetary Systems, advocates for a broader view of wealth that emphasises equity across life stages. While financial resources can support health, Nazeri stresses that wealth alone is not enough. Social connections, purpose, and a supportive environment are equally essential, particularly in later life.

Nazeri's Longevity Economy principles highlight six pillars for creating a more equitable society:

1. **Financial resilience across all stages of life**
2. **Access to unbiased financial education**
3. **Emphasis on preventive health**
4. **Age-inclusive workplaces that encourage lifelong learning**
5. **Purposeful, socially connected living environments**
6. **Equitable retirement systems, especially those addressing gender disparities**

These principles aim to create a society where both financial stability and healthy living are accessible, enabling people to thrive throughout their lives with security and purpose. Together, we can build a future where wealth and health work hand in hand, creating opportunities for individuals to thrive in every phase of life.


> We need to rethink how we can leverage this growing demographic to create value for businesses.

***Timothy Wong***
*Managing Director and Head of Group Research & Strategy, DBS*

# Breakout: An Ageing Workforce

## Boom Or Bust For Business

**Moderator:**
**Timothy Wong**, Managing Director and Head of Group Research & Strategy, DBS

**Speakers:**
**Dr Victor Seah**, Director of Behavioural Insights, Singapore University of Social Sciences (SUSS); **Karen Wee**, Executive Director, Lions Befrienders; **Atul Satija**, CEO, The/Nudge Institute

### An ageing workforce: a catalyst for growth and innovation

Could businesses reframe ageing as an opportunity to harness the unique strengths of a multigenerational workforce, fostering dynamic and inclusive workplaces built for the future?

### Reimagining the ageing workforce

"How can DBS leverage its $600 billion in assets, 40,000 employees, and global reach to tackle the challenges of ageing societies?" This was the pivotal question posed by Timothy Wong, Managing Director and Head of Group Research & Strategy, DBS.

Wong urged businesses to view ageing as a catalyst for innovation, much like how DBS redefined banking through its digital transformation. "The key is innovation," he explained. "Ageing gives us an impetus to rethink productivity, redefine work, and build inclusive value models."

Wong encouraged leaders to recognise the unique contributions of two distinct groups of older workers: those working by choice and those driven by financial necessity. Supporting the latter group, he argued, could unlock a wealth of untapped potential, ensuring they remain engaged and productive members of the workforce.

### The value older workers bring

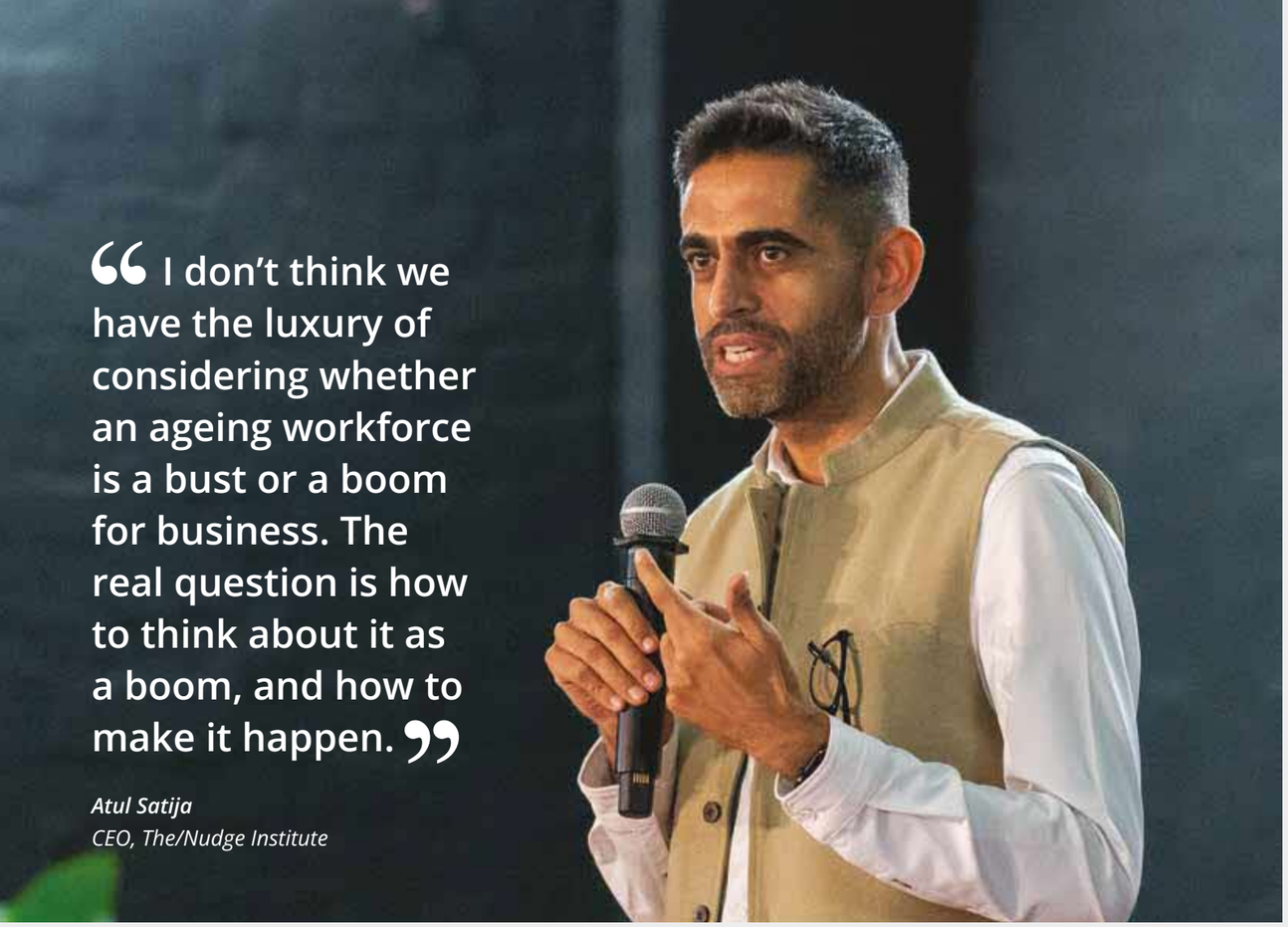
Dr Victor Seah, Director of Behavioural Insights at the Singapore University of Social Sciences (SUSS), shared compelling insights into the strengths of older workers. Contrary to common assumptions, research reveals that older employees can be highly engaged and productive, especially when they feel valued.

"Older workers bring a wealth of knowledge and experience that can be incredibly valuable to organisations," Dr Seah noted, adding that in some areas, they even outperform their younger colleagues.

A standout contribution of older workers lies in their capacity for mentorship, which not only bridges generational gaps but also fosters collaboration and resilience within teams. "Mentorship is one of the most impactful ways to leverage the experience of older workers," Dr Seah emphasised, highlighting the power of structured mentoring programmes to create strong, multigenerational workplaces.

### Empowering older workers through microjobs and entrepreneurship

Flexibility is key when it comes to engaging older workers, as demonstrated by Lions Befrienders' innovative microjobs programme. Executive Director Karen Wee shared




how these small, adaptable roles have helped thousands of seniors regain purpose and independence.

Wee recounted the story of a senior who overcame grief and depression through a simple meal delivery job. “It wasn’t about the money,” she said. “It was about giving this person a sense of purpose and connection, which improved their mental health and resilience.”

With the silver economy projected to reach US$72.4 billion by 2025, businesses have a golden opportunity to tap into the skills, wisdom, and experience of older generations. As Wee pointed out, when seniors are provided with the right opportunities, they become highly productive contributors to the workforce and their communities.

## Leveraging technology for greater potential

Technology is opening new doors for older workers, particularly in regions like India, where the ageing population is set to double to 350 million by 2050. Atul Satija, CEO of The/Nudge Institute, highlighted how expanding digital infrastructure can enable older adults to remain economically active through remote and part-time work.

Satija shared how older farmers, for example, hold invaluable knowledge about sustainable agricultural practices. “The expertise of older farmers is essential for India’s agricultural future,” he remarked, urging businesses to integrate this knowledge into strategies for growth and sustainability.

By harnessing technology, businesses can bridge geographic and economic divides, empowering older adults to contribute their unique skills to vital industries.

## Reframing the role of older workers in the workforce

The panellists unanimously agreed that ageism is one of the biggest hurdles to fully engaging older workers. Dr Seah urged businesses to promote inclusive cultures that value the strengths of senior employees.

Wee added that technology, often seen as a barrier for older workers, can instead be a tool for empowerment. With proper training and user-friendly platforms, seniors have shown they can thrive in tech-enabled environments. “Age-related limitations are often more perceived than real,” she noted.

Wong framed the conversation in strategic terms, encouraging leaders to see older workers as assets. He posed three essential questions for businesses to consider:

1. **Are we creating meaningful roles for older workers?**
2. **Do these roles generate real value?**
3. **What skills are essential for success?**

By rethinking roles and embracing technology, businesses can unlock the immense potential of older workers, turning a demographic challenge into a competitive advantage.

## The future: a workforce that thrives across generations

The session closed with a powerful message: an ageing workforce is not a burden to manage but a resource to harness. With mentorship, flexible roles, and technology, businesses can transform ageing into a driver of growth and inclusion.

“An ageing workforce offers a unique edge,” Wong concluded. “If cultivated, it can help businesses thrive well into the future.”

In Singapore, an individual today has 20 more years of life expectancy compared to the 1960s , the opportunities to engage older workers are vast. By shifting perspectives, embracing innovation, and fostering intergenerational collaboration, businesses can create workplaces that not only support older employees but also build stronger, more inclusive organisations for all.

# Fireside Chat: Shaping The Future Of Dignified, Purposeful Ageing

***Tharman Shanmugaratnam**, President of the Republic of Singapore and **Piyush Gupta**, CEO, DBS*



As societies worldwide grapple with ageing populations, we are presented not only with challenges but also opportunities to reshape our understanding of ageing. In a profound closing conversation at the DBS Foundation Impact Beyond Summit 2024, President of the Republic of Singapore, Tharman Shanmugaratnam and DBS CEO Piyush Gupta examined how society and businesses can embrace this shift, urging individuals, public sectors, and private enterprises to view longevity as a catalyst for community resilience and personal fulfilment.

## Living long and living well

**Piyush Gupta:**
So President, I'm going to start with an open-ended question.

As the world is obviously ageing - some developed countries more rapidly than others - lifespans are increasing. Do you think that as a society, we have got our minds around the big issues, and in your mind, what are those big issues?

**Tharman Shanmugaratnam:**
The key issue is how people can remain optimistic through life, and how as a society, we can remain optimistic even as we get older.

Our whole aim should be to develop that culture of optimism in society that comes from enabling people to stay active, to keep up social engagements, those friendships, not just in the family, but in the neighbourhood, in the community, and can live lives which have some purpose. Where even as you get older, you look forward to experiencing new things, look forward to developing new skills, and pick up a new hobby. You just look forward to life. I think we can make that possible in Singapore.

## Lifelong learning and the power of personal responsibility

**Piyush Gupta:**
When I was young, the standard rule of thumb used to be that 30 percent of your population was below 15, 15 percent was above 65, so the dependency ratio was roughly 45 to 55.

Today, the percentage of people over 65 is growing. The young are shrinking because of fertility rates, and therefore the pyramid is beginning to invert.

In the old days when you retired, you figured that you had a few years left and your savings were good enough.

Today, you have like 20, 30, 40 years left. The way we live our lives is going to change. Issues of lifelong learning, issues of taking career breaks and transitions, potentially working longer, having multiple jobs.

Do you want to share a little bit about your thinking on those issues?

**Tharman Shanmugaratnam:**
You spoke about learning, and there is such a thing as an ageing brain. It's normal, it's natural - the brain does age as you get older. But one of the fascinating things about the research and evidence is that an ageing brain doesn't mean that you can't keep learning and picking up new skills as you get older.  But you usually need a bit more time.

Needing more time to learn something new is natural, and not to be looked down upon.

One of the simple principles is: use it or you lose it. Keep using your brain. Keep using every facility in your body, so you don't lose it. And that's a very simple principle. Just stay active - stay mentally active and physically active because that's what keeps you going. Then it becomes a virtuous cycle.

Everyone should have the confidence that we can do it.

## Bridging generations in the workforce

**Piyush Gupta:**
So, one of the challenges is generally intergenerational. If you look at the last 10, 15 years, the highest rates of unemployment have been youth unemployment in large parts of the developed world. This continues to be the case even in the last year or two, with young people finding it harder to get productive jobs.

But at the other end of the spectrum, around the world, people are encouraging longer working spans.

There's an OECD study which said that retirement ages would need to go up by seven or eight years to be able to fund people's retirements. So that creates a conundrum - do you keep the jobs for the elderly, or do you find jobs for the young?

> “It’s not just about personal responsibility, but also collective responsibility. People are more motivated to take care of themselves when they know that there’s a system of social support in place.”

***Tharman Shanmugaratnam***
*President of the Republic of Singapore*

In that kind of environment, how do you get all generations to come together and appreciate what is a common need for society?

**Tharman Shanmugaratnam:**
We have to move beyond an either-or debate. Either you keep working or you retire. In fact, the norm in the years ahead will be for more people to continue working, whether at a different level, in a different role, or even in an entirely new job. But to do some work to stay engaged as long as they would like to.

Ideally, we should be moving towards jobs which are physically not risky even as you get older and less nimble, and jobs that involve some interaction that involves people appreciating what you’re doing.

It’s not just work, it’s about living life with a purpose, of contributing, helping others, and staying active yourself as you do it.

I was reading a wonderful article, about how Singapore was preparing for being a super-aged society. And there were many examples of retirees. So, there was a 66-year-old woman, I remember, who took up driving lessons, in her late 50s, because she had a neighbour who had regular health appointments, and she wanted to help her neighbour by driving the neighbour to and from health appointments. And she got a sense of purpose from it. It was certainly not an obligation. It was friendship, a relationship, and there was some affection that had developed between people in the neighbourhood.

## Preventive health: a broader perspective

**Piyush Gupta:**
There’s a lot of talk about preventive versus interventionist healthcare, and how that whole shift is a key part of creating the right conditions for an ageing society. So, would you care to talk a little bit about that?

**Tharman Shanmugaratnam:**
One of the powerful insights coming out of the research is that much of preventable disease and death has to do with people’s own habits and the environment they live in. Certainly, you want a very good healthcare system. But we’ve got to focus our minds on our own habits, and very importantly, what happens around us. How easy is it to get around the neighbourhood? How many friends do you have? How many people do you regularly interact with — learning from them, having fun together, and simply enjoying being in their company?

It’s not just part of good living, it’s also part of health. It prevents disease, and it prevents something very unfortunate happening that can lead to death, which could have been prevented.

## Preparing for an ageing society: lessons for governments

**Piyush Gupta:**
President, in Singapore, going back all the way to Mr Lee Kuan Yew’s time, we’ve been great at social engineering experiments. So, to achieve this kind of world you’re talking about, is there an active role for governments to play in trying to shape this, or are we really leaving it to individuals and education and civil society to help us get there?

**Tharman Shanmugaratnam:**
Singapore has, in my view, a huge advantage because of the way our neighbourhoods were designed.

Our housing estates were originally designed for affordable housing. They then became a strategy for social cohesion, interaction, and neighbourly living amongst people of different ethnic groups and different socio-economic groups, different income groups. But now, it’s turning out that these same public housing estates can be a huge advantage as society gets older, as we have multi-generational communities that engage in activity, social support, games, recreation together, as well as participation in nature. Most neighbourhoods have a park connector close by, a park nearby, and sometimes even a lake and gardens nearby.

As you get older, the things that are close by matter more. You're not going to take a train across the island just for a bit of recreation. At least, you won't do it so often. But something that's close to home really matters. The vast majority of people live in a mixed neighbourhood with nature and parks nearby, and it's going to turn out to be a huge advantage as we get older.

I was reading some time ago, in Japan, about the cafe of mistaken orders and the restaurant of mistaken orders. On a particular day each month, all the employees would be people with dementia and people would flock to become customers, to give their orders, and then wait to see what was actually brought to their table. Sometimes, nothing arrived, and sometimes something completely different arrived. But that was the delight of it. Embracing imperfection and accepting that as normal. In fact, the greatest disappointment was faced by the customers who had the exact dish they ordered arriving at their table.

It's an example of how you're not just accepting older people as a statistical fact, or as a fact that they just happen to be part of the community. Instead, you see something enjoyable about living in a multi-generational community.

All of us know that talking to the elderly is just so fun and enlightening because you learn something about someone who has lived a different life. Our pioneering generation, even the generation today in their late 60s and 70s, lived very different lives. There's just so much to learn from them about those cultural and psychological roots of our society, that tenacity, that adaptability. So, it's something we all benefit from.

## The role of businesses in purposeful ageing

**Piyush Gupta**:
It's an ecosystem of a lot of different players. It's the civil societies, communities, all coming together to try and see if we can create a different kind of living environment.

What do you think is the role of business and how do we get businesses to lean in a lot more into this new world that we are trying to create?

**Tharman Shanmugaratnam:**
They're going to have to get used to the fact that in a typical team, in a typical enterprise, a typical organisation, you will have a significant number of older folks. As a business and as an organisation, the whole idea should be to first, make the most of the experience, but second, invest in them. Invest in older folks so that they pick up new skills, and do new jobs. Give everyone a bit more time, and they can pick up new skills and be just as good as anyone else. Not in every task, but in many tasks.

## Redefining purpose and success

**Piyush Gupta:**
We are finding in business that the elderly, the silver tsunami, is actually a very good economic opportunity for businesses as well. Catering to the needs of an ageing population.

So, I think that's the other end of the spectrum. I'm going to wind down with a final question. The Prime Minister, Lawrence Wong, talked about redefining what success in life means, what is purpose in life, and what is success.

In Singapore, it used to be the famous five Cs. And so, the question is, how do you move on from the five Cs to redefining purpose and redefining what success really means?

**Tharman Shanmugaratnam:**
You know, most people want to have a life that's satisfying. Satisfaction comes from knowing that your life was meaningful to others. For some people, it is largely within the family or extended family, but for many people, it's also because your life was meaningful to people who are friends with you, or members of the same community, or members of the same enterprise.

So, having a life that is meaningful to others makes life itself satisfying, makes it purposeful, and a life worth living.

**Piyush Gupta**:
That's such a great thought to wind down this fascinating conversation on, thank you!

# What's Next: A Regional Call to Action

### The future of ageing in Asia holds many possibilities

Ageing isn't a challenge—it's an opportunity for growth, connection, and purpose. By leading with innovation, rethinking collaborations between government, private sector and the community for impact-driven solutions, we are able to create an ecosystem that can effectively tackle the issues of ageing societies and drive even greater impact across the region.

### Aligning business strategy with purpose

DBS is driving change with a powerful two-pronged approach. On the business front, we're creating financial and lifestyle solutions that help everyone (including older adults) thrive and live life to the fullest. Through the DBS Foundation, we're championing ground-breaking initiatives that spark lasting social impact—nurturing healthy ageing and vibrant communities.

### Developing an integrated ecosystem approach towards ageing

Governments, enterprises, and communities must collaborate to create inclusive ecosystems that empower older adults and strengthen society. By fostering collaboration, scaling successful solutions, and championing innovation, we can unlock more opportunities. Success stories like the Queenstown Health District prove that the power of ecosystem thinking —focused on health, housing, and social connections—can deliver solutions that uplift every generation.

### Embracing innovation

We can pave the way for seniors to age with dignity, joy, and independence. From partnerships with changemakers to the DBS Foundation Impact Beyond Award, we will continue to support innovators across Asia.

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