

# SURREY LEADERSHIP SERIES: Opportunities of the Longevity (Senior) Economy

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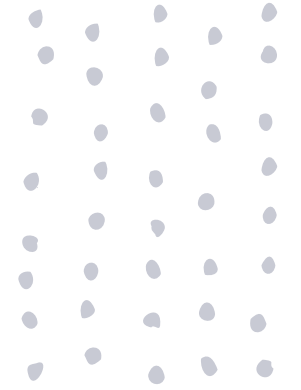
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# INDUSTRY POSSIBILITIES IN THE LONGEVITY ECOSYSTEM



|                                     |   |
|-------------------------------------|---|
| <b>P4 Medicine:</b>                 | <i>Precise diagnostics and treatment services.</i>  |
| <b>AI for Longevity:</b>            | <i>AI-based healthcare solutions.</i>   |
| <b>Telemedicine:</b>                | <i>Remote diagnosis and treatments.</i>   |
| <b>InsurTech:</b>                   | <i>Focusing on life insurance solutions.</i>  |
| <b>Mental Health Organizations:</b> | <i>Assisting individuals with mental disorders.</i>   |
| <b>Wellness &amp; Fitness:</b>      | <i>Concerned with physical fitness and well-being.</i>  |
| <b>AgeTech:</b>                     | <i>Digital technology tailored for older individuals.</i>                                     |
| <b>Advanced Cosmetics:</b>          | <i>Creating cosmetics and advanced treatments.</i>  |
| <b>PharmTech:</b>                   | <i>Dealing with pharmaceuticals, drug manufacturing, and distribution.</i>                    |
| <b>NeuroTech:</b>                   | <i>Creating solutions linking technology to the nervous system.</i>                           |
| <b>Clinical Data Management:</b>    | <i>Assisting companies conducting clinical trials with data management.</i>                   |
| <b>Deep Diagnostics:</b>            | <i>Offering deep diagnostics services.</i>  |
| <b>FinTech:</b>                     | <i>Providing financial solutions, business finance, and lifestyle/social care funding.</i>    |
| <b>Regenerative Medicine:</b>       | <i>Focused on regenerative techniques and restoration of human cells, tissues, or organs.</i> |
| <b>Deep Dentistry:</b>              | <i>Focused on oral hygiene, dental health restoration, and dental research.</i>               |



# Executive Summary

**This Analytical Case Study** was compiled to give a detailed systematic description of the current state and ongoing trends in the longevity industry in Canada, highlighting their advantages and disadvantages, predicting the development of the relevant market sectors, and determining the degree of technology relevance at the current time.

The size of the global longevity market **reached \$24T in 2020** and **is projected to reach \$34T by 2026**. Aging Analytics Agency's growth forecasts for the combined capitalization of the longevity industry is driven primarily by the oncoming **"Silver Tsunami"**, which is a demographic phenomenon that forecasts a growing proportion of retired people in the global population in the coming decade.

The 900+ companies in Canada were classified into 20 broad categories, each of which has a unique approach to contribute to the longevity ecosystem. The 195 companies in the **P4 Medicine category** provide precise diagnostics and treatment services. **AgeTech companies** are an important part of the longevity industry in Canada and mainly operate **in the Independence subsector**. **More than a quarter (27.5%) of all AgeTech companies** in Canada help older adults maintain their lifestyle without outside support.

The year 2015 marked the first time Canadians aged 65 and over started to outnumber children under the age of 15. This demographic shift in Canada prompted the publication of the first version of the National Seniors Strategy (NSS 2015). **However, despite many NGOs initiatives, Canada still needs a government-led National Longevity Strategy. One of the possible solutions might be UK's APPG model.**

## Main Features of the Analytical Case Study

**Robust Market Players Database**

**Overview of Longevity Industry in Canada**

**In-depth Review of AgeTech in Canada**

**Detailed Assessment of Longevity Governance**

**Hallmarks of Age-Friendly Communities in Canada**

**SWOT analysis of AgeTech and COVID-19 impact**

**Precise Analysis of Trends in Healthcare Industry**

# Longevity Industry Overview

**Longevity** has become a major focus of the largest financial institutions in the world, with many significant institutional investors seeking opportunities to contribute to the development of the longevity industry by investing in AgeTech, Longevity Fintech, Longevity Biomedical companies, and startups. Aging has become more than a challenge at the intersection of many of the most acute problems of our time — it also presents one of **the most promising opportunities**.



**“The one billion retired people globally are a multi-trillion dollar opportunity for business.”**

*~ Dmitry Kaminskiy, interview in the Financial Times*



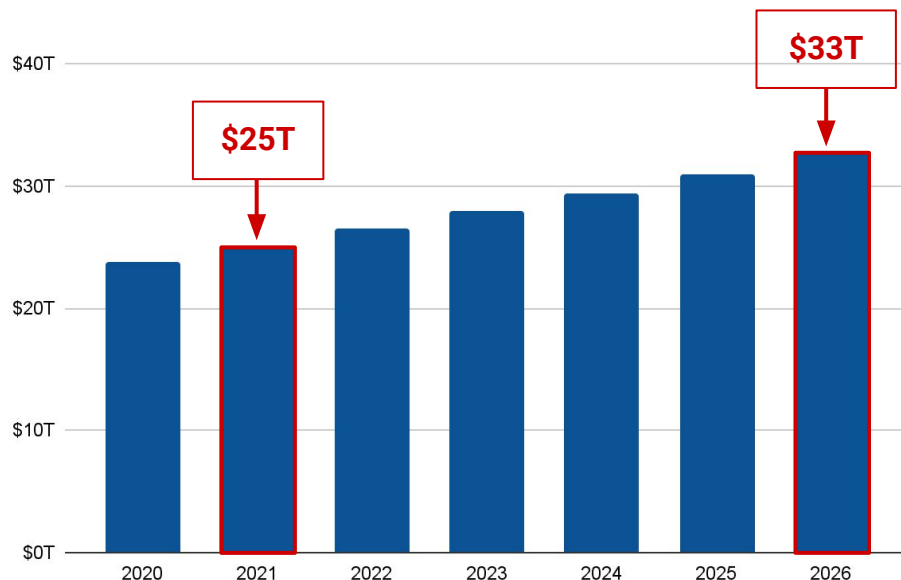
**“The global spending power of those aged 60 and over will reach \$15 trillion annually by 2020.”**

*~ Bank of America Merrill Lynch*



# Global Longevity Industry Outlook

## World Longevity Economy Size Projections



In order to estimate the **size of the Longevity Industry**, Aging Analytics Agency combined global healthcare spending (**capitalization \$9T**), the combined capitalization of publicly listed longevity companies (**ca. \$6T**), the capitalization of longevity-related insurance and reinsurance companies, banks and pension funds (**ca. \$9T**) and privately held longevity companies (**ca. \$1T**).

**Aging Analytics Agency's growth forecasts** for the combined capitalization of the longevity industry is driven primarily by the oncoming "Silver Tsunami," which is a demographic phenomenon that forecasts a growing proportion of retired people in the global population in the coming decade. These older adults will be a profound and disruptive force in several areas of society, first and foremost in the longevity industry.

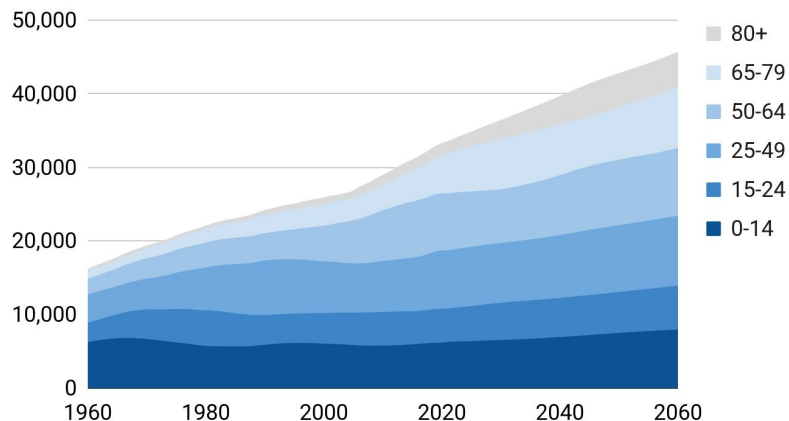
Financial institutions such as investment banks, pension funds, and insurance companies can either sink or swim when hit by this oncoming "Silver Tsunami."

# Longevity Industry in Canada: Market Overview Q4 2021

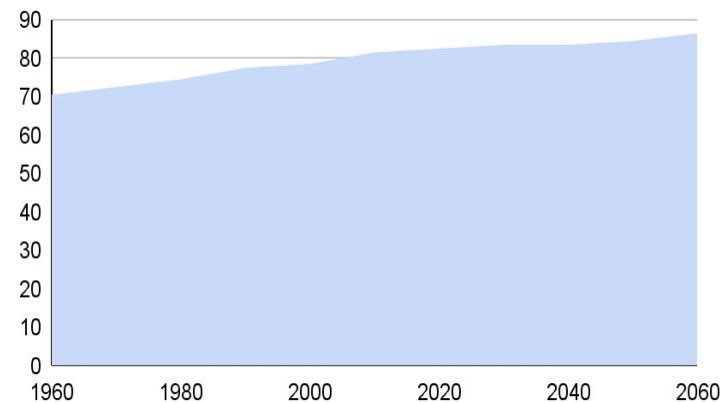


# Canadian Life Expectancy Perspectives

## Canadian Population by Age, Thousand People



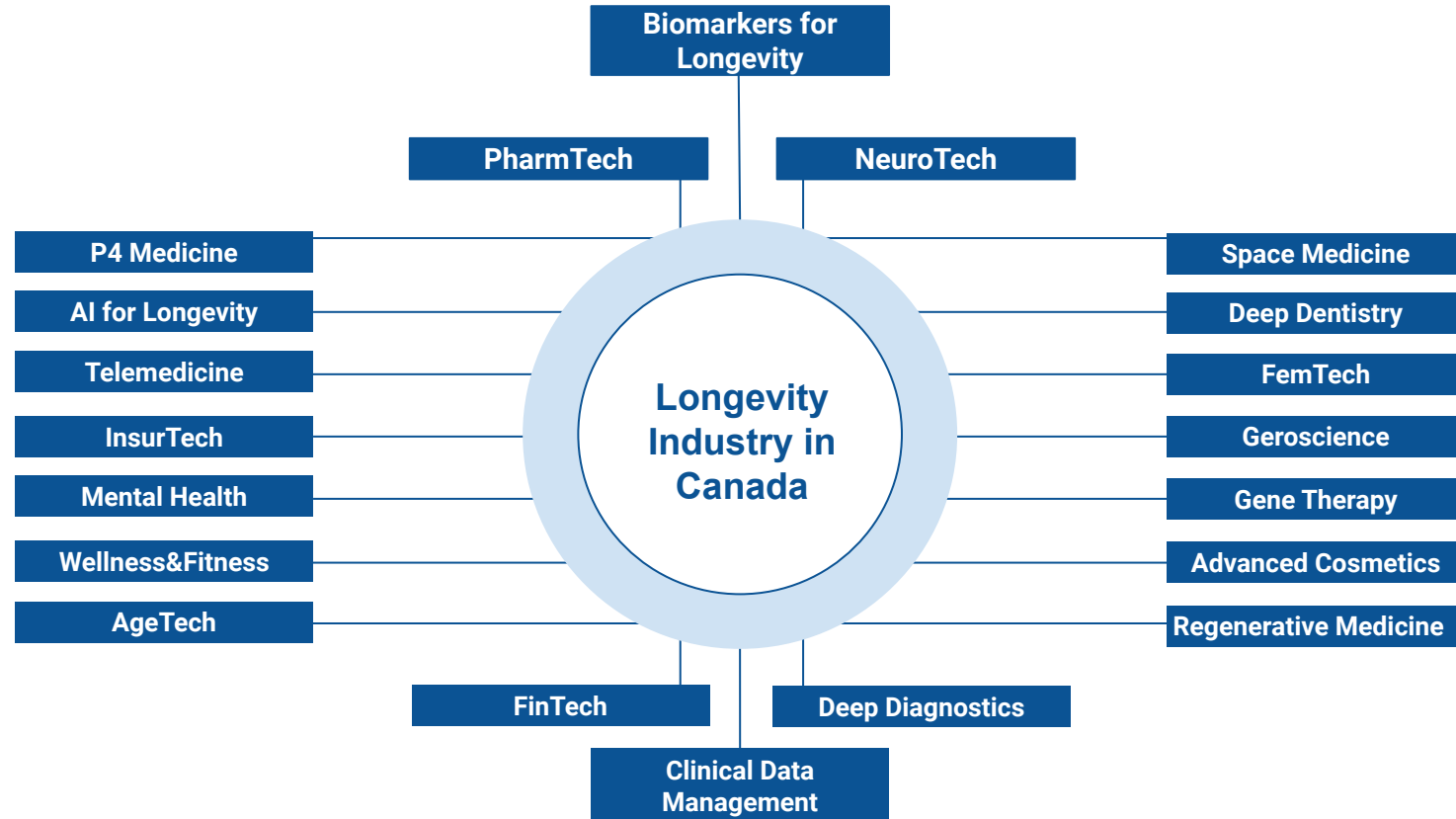
## Life Expectancy in Canada



**The population growth rate is determined by the rate of natural increase and net migration.** In recent years, **net migration** has played a major role in driving population growth for Canada. Despite this increase in net migration, however, **there has been a slowdown in population growth**. At the same time, **life expectancy for Canadians is projected to continue increasing**. As of 2020, the life expectancy of the population of Canada is 82 years and it is projected to reach 86 years by 2060.

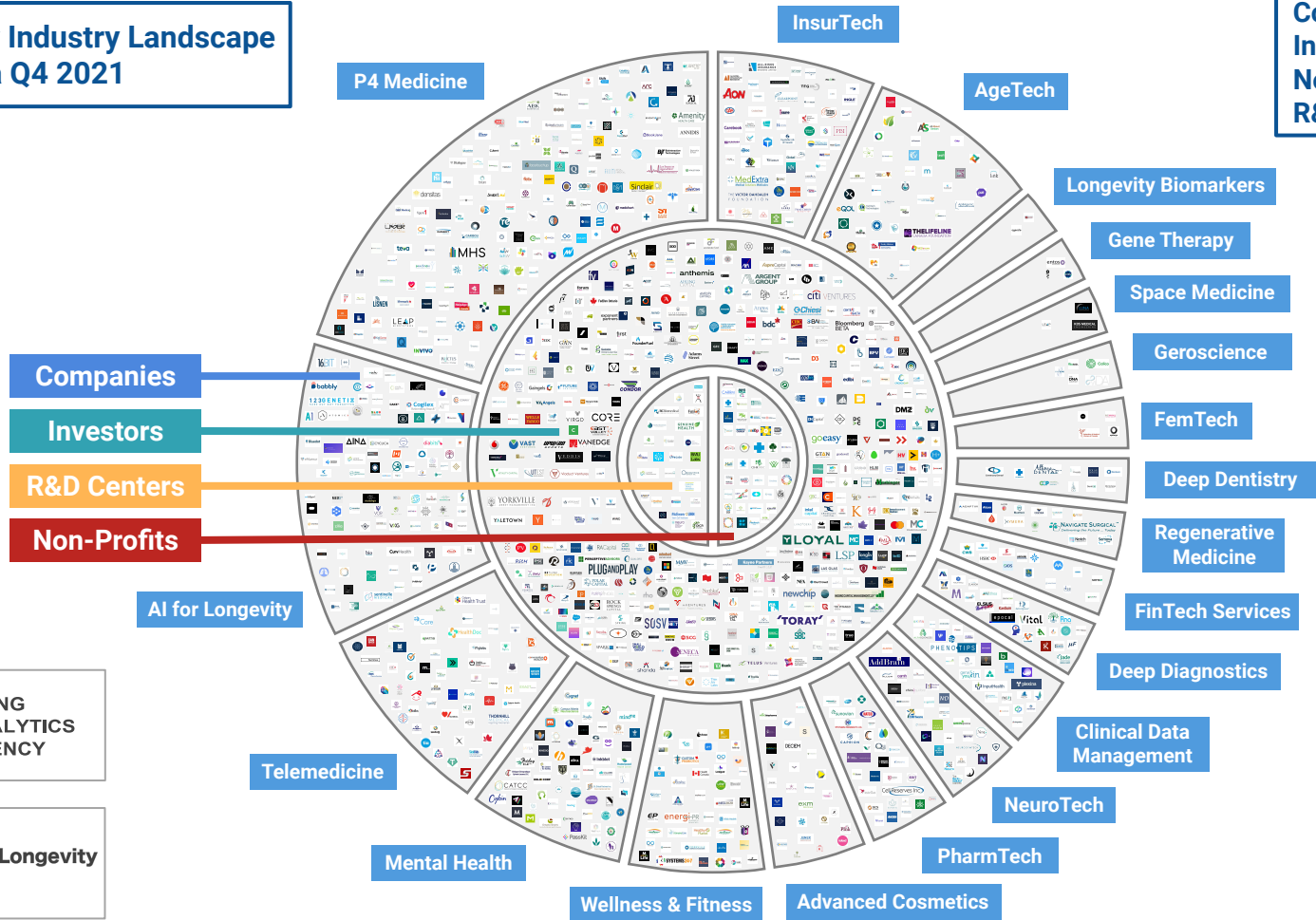
Source: Canada's Aging Population and Long-Term Projections for Federal Finances; Population Projections; Life expectancy; Life expectancy in from 1800 to 2020.

# Canada Longevity Industry Structure



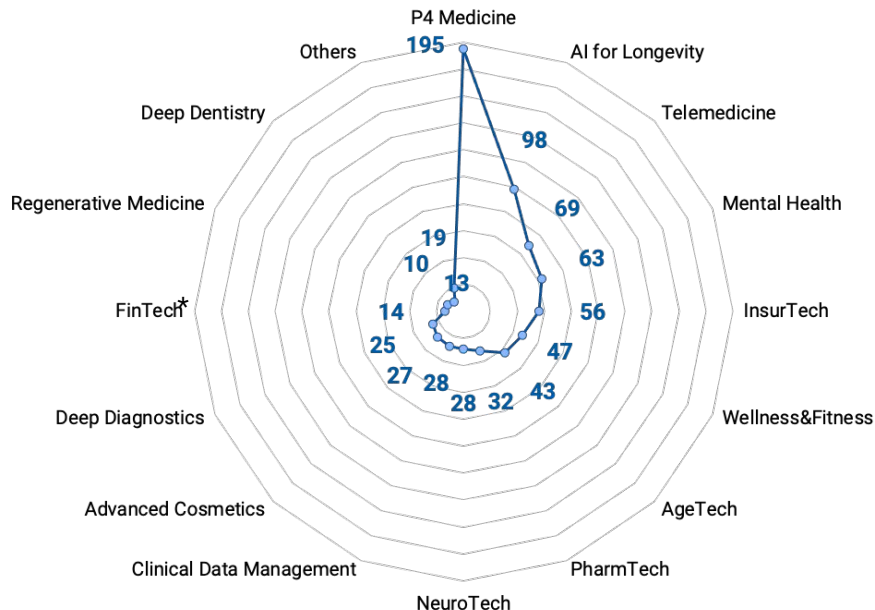
# Longevity Industry Landscape in Canada Q4 2021

Companies – 760+  
Investors – 470+  
Non-Profit – 40+  
R&D Centres – 20+



# Longevity Industry in Canada: At a Glance

## Distribution of the Longevity Companies in Canada by Category



\*Note: Others category include Geroscience companies, Gene Therapy companies, Geroscience companies, Space Medicine companies, Biomarkers for Longevity companies.

The 900+ longevity companies in Canada were classified into 20 broad categories, each of which has a unique approach to contribute to the longevity ecosystem. Companies in the **P4 Medicine** category provide precise diagnostics and treatment services. Companies in the **AI for Longevity** category offer AI-based healthcare solutions. **Telemedicine** firms provide remote diagnosis and treatments. Life insurance is the focus of **InsurTech** companies. **Mental health** organizations aim to assist persons suffering from mental disorders. The **Wellness & Fitness** category includes businesses that are concerned with physical fitness and well-being. **AgeTech** refers to digital technology firms that are designed to meet the requirements of older individuals. Companies in the **Advanced Cosmetics** category create cosmetics and advanced treatments. **PharmTech** firms are those that deal with pharmaceuticals, drug manufacturing, and distribution. **NeuroTech** firms create solutions that link technology components to the nervous system. **Clinical Data Management** companies assist companies that conduct clinical trials with managing their data. Companies in the **Deep Diagnostics** category offer deep diagnostics services. Companies in the **FinTech** sector offer financial solutions, business finance, and solutions to fund lifestyle and social care. Firms in the **Regenerative Medicine** category are focused on regenerative techniques and the restoration of human cells, tissues, or organs. And **Deep Dentistry** firms are focused on oral hygiene and procedures aimed at restoring dental health, as well as dental research.



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# Seniors in the Workforce

Presentation by: Ramona Kaptyn

CARP BC Chief Advocacy & Communications Officer

# Assumptions

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Assumptions are often made about older people and productivity in the workforce.

Too often employers have biases against workers over 50 believing they are slowing down towards retirement or lack agility in a more innovative or technological environment.

This is unfortunate for both the prospective older workers with much to give and the employers who miss out on some stellar candidates.

# Please SEE Us

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# 65+ Population

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- The size of the older population of British Columbia has grown consistently since the beginning of the 20th century from slightly more than 4,000 persons aged 65 and over in 1901 to 1,016,360 in 2021.
- This reflects a rate of growth that is more than nine times greater than the rate for the total population of the province, which increased from 178,657 to 5,000,880 over the same period.
- The increase in the size of the population aged 65 and over was substantially greater in B.C. than for Canada as a whole.

## Older adults in British Columbia tend to be better educated than their counterparts elsewhere in Canada.

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- In 2021, in Canada as a whole, 75.8% of seniors reported having a certificate, diploma or degree.
- Among British Columbians aged 65 and over, the comparable figure was 79.9%.
- The proportions of older adults in the category of high school certificate or equivalent, and apprenticeship or trades certificate or diploma were higher than among younger adults. At the high end of the educational scale, 21.4% of older adults 65 and over reported a university certificate or degree, compared with 35.0% of adults aged 25–64.

# LABOUR FORCE PARTICIPATION TRENDS

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- Up until 2001, there was a steady decline in the percentages of men aged 55–64 and 65+ participating in the labour force. However, in 2001 this rate started to increase and in 2021 there was an upswing.
- The participation rate increased from 15.5% in 2006; 18.0% in 2011; 19.9% in 2016; and 20.8% in 2021.
- While labour force participation by women aged 65+ has changed very little over time, rates observed in 2021 were higher than they had been in recent decades, in both British Columbia (13.0%) and Canada as a whole (11.7%).
- Older adults are delaying retirement for many reasons. Many because they must.

# FULL AND PART-TIME EMPLOYMENT

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- In 2021, B.C. older adults 65 and over were more likely to have part-time jobs than Canadian seniors in general.
- Women were also more likely to work part-time than men.
- In B.C., although the total number of men who worked was greater than for women, over half (50.6%) of the female labour force aged 65+ was employed on a part-time basis compared with 36.7% of males.
- Reason? Probably because more women than men are unpaid caregivers.

# Older Workers in Canada

## What Do I Need to Know?

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### **AGEIST ATTITUDES**

The right to work and remain engaged in the workforce is under threat for many older Canadians. Some of the barriers to continued engagement are structural, others are part of workplace dynamics, but they are largely based on negative attitudes and ageist presumptions about older workers.

### **SECURE RETIREMENT NEEDED**

For many older Canadians, the traditional rules of retirement are no longer relevant. Financial needs are paramount for many, and most important, a secure retirement when the time comes is needed.

# Some Older Workers Want to Work & Need to Work

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Work offers personal fulfillment, dignity, social inclusion, & physical well-being:

Studies found that unemployment can cause higher levels of stress, depression & other mental disorders and even greater usage of hospital resources.

Work is a necessity that helps secure retirement and financial stability for Canadians without pension plans or adequate personal savings:

The financial crisis in 2008 led to a 21.4% loss of Canada's private pension funds.

Over 11.5 million Canadians do not have workplace pension plans.

72% of pre-retirees worry about maintaining a reasonable standard of living later in life.

# Barriers to Workforce Engagement

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As of 2013, mandatory retirement in federally regulated industries is no longer legally permissible. Despite this, older workers continue to be pressured to vacate their positions.

Most workplace health and dental coverage ends at age 65, treating workers unequally based on age.

**Most caregivers in Canada are over 45 years old, but labour practices and laws do not protect the jobs of people who need time to care for family members except for Ontario, which has brought in 8 weeks of unpaid leave for caregivers.**

# Additional Barriers

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## **Dislocation and Reduced Wages**

Sometimes relocating is necessary but it can displace a person from family & community connections, and a new job may mean lower earnings.

## **Lack of flexible options**

A large proportion of older workers are part-time, temporary, or self-employed despite their experience & institutional knowledge. Even these work arrangements may be difficult to find and tend to pay lower wages if they are found.

A study found that older workers want and need fewer hours of work, more control over their hours, and flexibility with their work arrangements, especially those managing certain health conditions or disability and those who with caregiving responsibilities.

# More Barriers

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## Lack opportunities that match skills

With gradual loss of traditional manufacturing jobs and new technologies & industries, workers need to adapt quickly to meet labour market demands.

- Having unmatched skills & training is a particular challenge for those living in regions that once had a dominant employer or industry.
- Social media and other new online resources in today's job market may not only be unfamiliar to older workers but may also not capture the extent of experience and knowledge possessed by older workers.

# CARP Recommendations

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## **Remove barriers to continued employment**

All levels of government should work together to remove systemic barriers and disincentives to work. Such initiatives can include:

- Changes to the tax and pension systems to encourage continued employment, such as being able to work and receive benefits while still contributing to a pension plan

- Intergenerational sensitivity initiatives to counteract ageism and ageist practices in workplaces
- Better enforcement of human rights laws to counteract ageism and ageist practices in workplaces
- Caregiver leave and support programs

# CARP Recommendations 2

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Create employer incentives that encourage flexible time and salary opportunities

Require equivalent coverage for employees of all ages in employer-sponsored insurance benefits

**More support is needed to help people transition by:**

- Promoting and funding continuous learning and training throughout individuals' working lives
  - Further minimizing work disincentives associated with the Guaranteed Income Supplement claw back provisions
  - Continuing to promote phased retirement through facilitated changes in the tax and pension system
  - Amending Employment Insurance rules to give older workers more time to find better matched new job opportunities
- 

**HELP UNEMPLOYED OLDER CANADIANS  
DURING PROLONGED JOB SEARCH**

# Additional Suggestions

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01

Strengthen and enforce laws against age discrimination in the workplace, ensuring that older workers are protected from discriminatory practices.

02

Introduce tax incentives for employers who hire and retain older workers

03

Provide flexible hours so older adults can travel in non-peak times. Transportation planning must include the needs of older workers.

# Doctors, Nurses, Healthcare Workers

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There is a shortage of medical professionals in B.C.

Ways to alleviate the problem is to keep older doctors from retiring by offering tax benefits and allowing them to reduce their workload gradually.

Streamlining administrative tasks & paperwork would also reduce burnout.

# Healthcare

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Doctors & nurses planning retirement could also be mentors for professionals from out-of-province and country. While B.C. is removing some of the hurdles faced by these professionals, the belief is that it is not happening quickly enough.

Older medical staff could fast track the process by taking on these professionals in their practices, passing on their knowledge, and leaving their position filled rather than vacant after eventual retirement.

# There is a skewed impression of Canada's older population.

Less than 7 per cent of older Canadians are in some kind of care. The other 93 per cent of us are still very active and many of us want jobs in our communities.





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# PICS SENIORS HOUSING



The idea of  
senior's  
housing  
complex  
was created  
by our late  
CEO Dr.  
Charan Pal  
Gill.



# Programs offered at Seniors Housing

- Independent Housing
- Assisted Living
- Adult Day Program

**Independent Housing was the first project as part of the Seniors Housing, established in 2000**

**Assisted Living became operational in 2006 and the Adult Day Program the year after.**

# What is Independent Housing?

**“Apartments where people live by themselves independently and support is provided through Fraser Health, Home Support, MOW, Day Program”**

# Independent Housing continued.....

- ✓ PICS has 77 units of Independent housing
- ✓ Provides accommodation to over 100 individuals
- ✓ People from 19 nationalities live here
- ✓ Partnership with BC Housing
- ✓ Clients pay 30% of their income as rent
- ✓ Receive outside support from various sources including Fraser Health, Home Support etc.

# PICS Adult Day Program

- *PICS Day Program is designed for South Asian seniors who are living at home and being cared for by their loved ones.*
- *Day Program will give seniors the opportunity to come out of their homes, socialize with different people, enjoy South Asian meals, spend quality time with others and return home in the afternoon.*
- *This will also provide a break to family that look after their seniors.*

# **What is Assisted Living?**

**“Assisted living is a specialized approach to providing housing and supportive services within a home like environment to seniors and adults with disabilities who require planned and unplanned care, where assistance and support is available 24 hours a day”.**

# Principles of Assisted Living-It promotes

- **Self Direction**
- **Choice**
- **Dignity**
- **Privacy**
- **Independence**
- **Individuality**
- **Accommodates Risks-Accommodate the right to take risks.**

# **We provide the following services at Assisted Living**

- **Housing & Hospitality**
- **Activities of daily living (personal care, bathing, toileting, dressing, grooming etc.)**
- **Medication Management**
- **Meal Services-3 Meals a day, Veg / Non Veg / Indian / Western**
- **Maintain Safety**
- **Recreational Activities**
- **Emotional & Social support**
- **Emergency Response**
- **Laundry**
- **Housekeeping**
- **Security**

# Who is our population?

- ❖ Large Indian population in BC, particularly in the Surrey area
- ❖ Approximately 150,000 people from Indian background, about 5,000 are seniors.
- ❖ Canadian perspective in an Indian household, busy families, school, difference in cultural lifestyle
- ❖ Supporting the adult care givers (children) of seniors (Sandwich Generation)

# What do we do?

- ✓ Social stimulation
- ✓ Engage in meaningful therapeutic programs
- ✓ Nurses support
- ✓ Empowering clients to become – and remain independent
- ✓ Provide nourishments and balanced meals
- ✓ Respite to families
- ✓ Educate and provide support to families regarding elder care issues

*As mentioned earlier, we offer the housing accommodation, meals, activities, respite, medical care, social activities etc, but there is something unique about what we offer at this facility...*

**UNIQUE AT PICS.....**

**POPULATIONS DEMOGRAPHICS**

**CULTURAL NEEDS**

**SOCIAL REQUIREMENTS**

**DIETARY PREFERENCES**

**MEDICAL HEALTH ISSUES**

**COMMUNICATION-LANUAGES**

**HOUSING PROBLEMS**

**FAMILY DYNAMICS**

# BBQ FOR THE SENIORS



# FROM BBQ,S TO CULTURAL EVENTS



# FROM PICNICS TO SOCIAL EVENTS



# FROM CHRISTMAS TO DIWALI



# FROM HEALTHY LIVING TO HAVE FUN



# FROM YOUNGER TO THE OLDER



# FROM SCHOOLS TO UNIVERSITIES



# CANADA DAY TO ANNIVERSARIES





# THANK YOU



- **Rajeev Mohindru**  
**Director of Care**  
*MBA, MSW, BSW, RSW, B.Com, B.Tec, DMS*
- **PICS Seniors Housing**
- **[www.pics.bc.ca](http://www.pics.bc.ca)**



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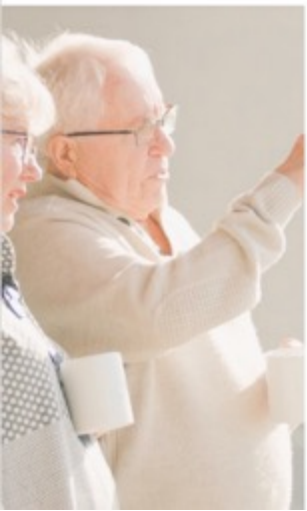
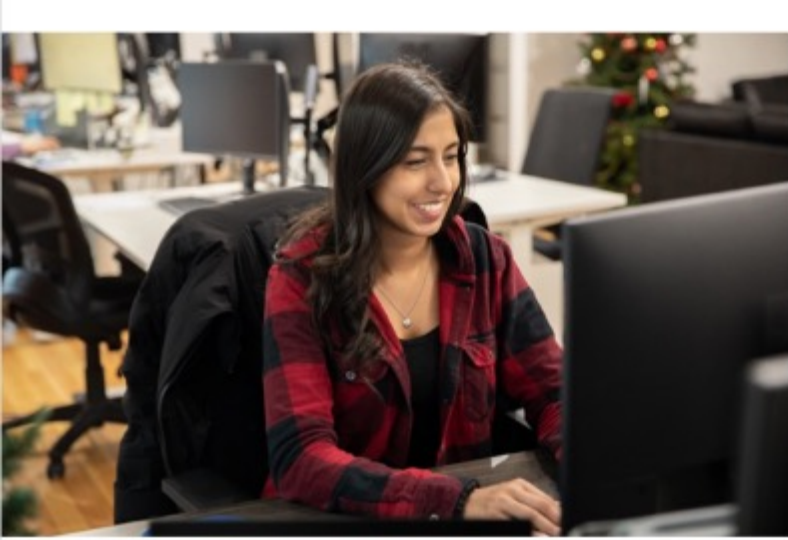


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# Optima Living – Surrey Board of Trade

Presenter: Karim Kassam



# About Optima Living

Let us welcome you home.

- Optima owns and manages 40 communities
- 4,300+ beds
- IL, AL, Supportive Living, LTC, Brain Health, Memory Care
- Alberta and British Columbia
- The Evergreen Hamlets at Fleetwood and a regional office in Surrey
- 3,300+ employees

# Addressing Key Issues in Senior Housing

- Rising costs
- Staffing shortages
- Changing resident needs / preferences
- Technology integration
- Resident and family expectations
- And more



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# Recruitment & Educational Partnerships

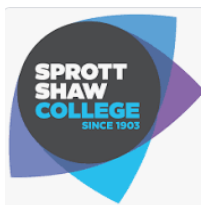


WESTERN  
COMMUNITY  
COLLEGE



SIMON FRASER  
UNIVERSITY

- Partnerships with universities to provide meaningful work experience to students
- Partnership with vocational colleges – Supportive Care Assistant Program in Northern BC
- Partnerships with eight institutions across BC and Alberta ranging from culinary student co-ops to programs for nursing students
- Hired 40+ students from partnership programs



# Creative Resident Engagement

- Skills development and creative exploration (arts programs)
- Knowledge development (Optima Living TV)
- Seniors Gone Viral (Tik Tok!)



Scan the QR Code to  
view recent episodes  
from Optima Living TV!



OPTIMA LIVING  
Let us welcome you home™



# Protecting a Future of Excellence

- Environmental, social, governance
- Commitment to safety, security, inclusion and creating continuous opportunities for our residents and team members to thrive
- Setting the standard or adopting best practices within the industry
- Giving back in our communities

# Think expansively and spark new ways to creatively elevate the seniors living experience.

## Our 3 asks:

1. Connect with retirement communities and find ways to partner.
2. Consider a career in the seniors housing industry.
3. Follow Optima Living TV and share our resources with your network.



A photograph of a young woman with brown hair tied back and an elderly woman with white hair, both laughing heartily while sitting at a table. The young woman is on the left, wearing a blue long-sleeved shirt. The elderly woman is on the right, wearing a grey turtleneck under a dark cardigan. On the table in front of them are jars containing pens and markers. The background is a bright, out-of-focus kitchen.

Thank You



OPTIMA LIVING  
Let us welcome you home™



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# Encore Careers.

For Job Seekers Age 55+

## What is Encore Careers 55+?

- Encore Careers is a 10 week government-funded employment program designed to assist people aged 55+ in their job search.

*This program can be a lifeline for those who have unexpectedly lost their jobs, those re-entering the workforce due to necessity or folks eager to rejoin work and explore new career paths as part of their later-stage journey.*

## Encore Careers Participant Eligibility

- Canadian citizen, permanent resident or protected person, legally entitled to work in Canada,
- Living in British Columbia
- Not a full-time student (i.e., not enrolled in high school or in post-secondary training), and
- Not actively participating in another provincially or federally funded labour market program.
- Currently Unemployed, or Precariously Employed
- **Age 55+**

# Program Highlights Over 10 Weeks

- 6 weeks of in-class training / workshops / presentations
  - Resumes / Cover Letter / Interview Preparation
  - Preparing employees for today's workplace
- Assistance with and exploration of:
  - Developing and launching a consulting practice
  - Traditional Job placement
  - Home Based Jobs
  - Gig Jobs
- Access to industry-specific training and certifications
- Link to further education
- Improve Digital Literacy Skills
- Job Search Strategies in today's technological environment
- 4 weeks of individual/ customized support with an Employment Specialist

# A Few Benefits of Encore Careers 55+ Program

## **For the employer that has hired our participants...**

- Add a vastly experienced member to the team with wide ranging expertise
- Reliable, mature and a strong work ethic
- Adaptable and flexible in todays workplace
- Up to date awareness with current technology
- Mentorship and knowledge transfer to younger employees
- Potential for a wage subsidy to assist in costs of onboarding and training

## **For our participants**

- Self confidence , self awareness
- Opportunity to network with like minded people that are in a similar stage in their life
- Realization of how their years of experience and skills are transferrable
- Gain tools for effective job search strategies and successful interviews
- Clearer understanding of the expectations in todays workplace

## Testimonial...

*Here is the most important thing about the Encore program: the encouragement. Every day, the instructor(s) and job developers will encourage you to believe that you can do it! You CAN get a job. No matter how long you have been unemployed. This is key to being successful in your job search.*

*And another thing. You will bond with the other people in the class. My classmates were a diverse lot - so many different skill sets! We all encouraged each other, and passed on job leads to each other.*

*Oh! I almost forgot. I got a job! My first job in 13 years. It's remote. And it's perfect for me. For the first time, I have a job that uses my intellectual skills and university education. All my previous jobs were either physical - like retail cashiering, or housekeeping*

## For More Information...

### DOUGLAS COLLEGE

**Phone:** 604.777.6147

**Email:** Subject Line 'ENCORE CAREERS' [TG@douglascollege.ca](mailto:TG@douglascollege.ca)

**Website:** <https://www.douglascollege.ca>

*OR contact me directly*

**Rav Sidhu:** 604 505 2789 | [sidhur40@douglascollege.ca](mailto:sidhur40@douglascollege.ca)



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