

# 「 Systems to Control Finances for Cognitively Impaired Older Adults 」

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ADDING AGE TO AI:  
THE IMPORTANCE OF OLDER ADULTS IN DATA AND DESIGN  
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# SOME CONSIDERATIONS

Financial Exploitation

Safety

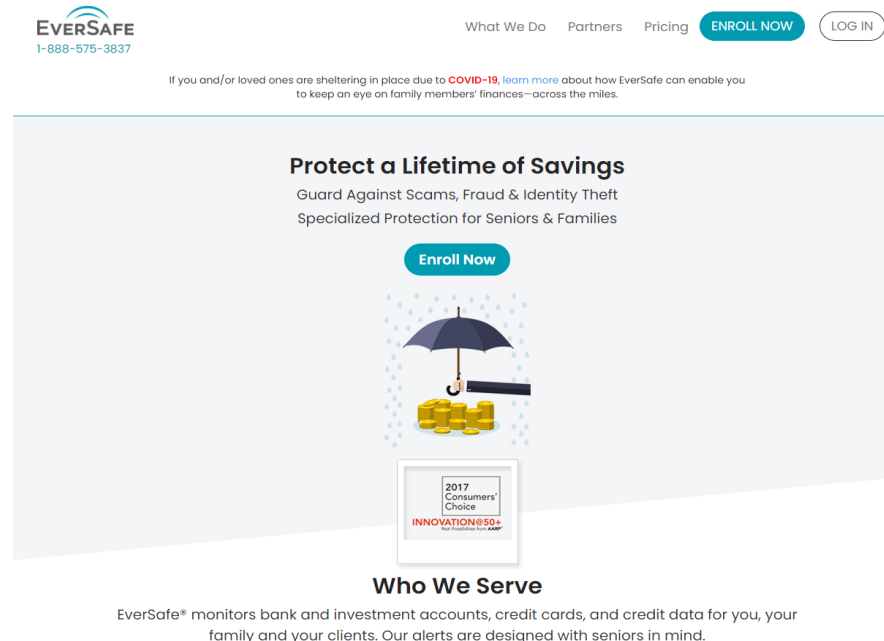
Online Transactions

Privacy

Justice

# *Eversafe: <https://www.eversafe.com/>*

- Analyze transaction history and credit electronically, identify suspicious or out of ordinary transactions, and alert trusted family or advisor
- Founded: 2015
- Business model: monthly subscription, \$7.50-22.50 per month
- Key function: alert service for abnormal transactions after the fact, broaden transparency to designator reviewer/family



*Golden: <https://www.joingolden.com/>*

- Mobile app for accessing designee accounts, for monitoring and electronic transactions. Some fraud protection and AI based budget/trend analysis
- Founded: 2017/18
- Business model: monthly subscription, \$20 per month
- Key function: remote monitoring and direction of electronic accounts by designated family members and advisors



# *Onist: <http://www.canspanclients.com/onist/about-us.php>*

- Financial documents and accounts aggregations; provides access to designated family members and advisor; transaction and account monitoring
- Business model: annual subscription, \$100 per year
- Key function: monitoring collected accounts and transactions, spread trust across designated group

## About Us

### Our history

In early 2014, as Brad's father's ability to track and manage his net worth had dwindled, he asked his son to take on the task of organizing and maintaining his assets. Brad called Ari -- who at the time worked for the biggest wealth manager in Canada -- to see if there existed any software tool which he could recommend for the job.

Ari had been looking for such a tool for a while, but for a different reason. As a wealth advisor, Ari found it difficult to optimize the advice he gave to his high net-worth clients, most of whom had substantial assets outside his care -- without seeing their full financial picture.

For several months, the two exchanged emails detailing their marketplace research. In August 2014, this research culminated in a search for a technical founder. When Amit Bronner joined Ari and Brad in November 2014, Onist was born.

### Who we are

Onist is an integrated software platform that facilitates the collaboration between individuals and financial professionals on all financial matters.

Our vision is to provide consumers and the financial professionals with whom they work with the world's most robust online financial services hub by privately and securely providing access to the highest quality tools and high-human-touch professional financial services, all with the click of a button from within the app.

### What we stand for

#### Authenticity:

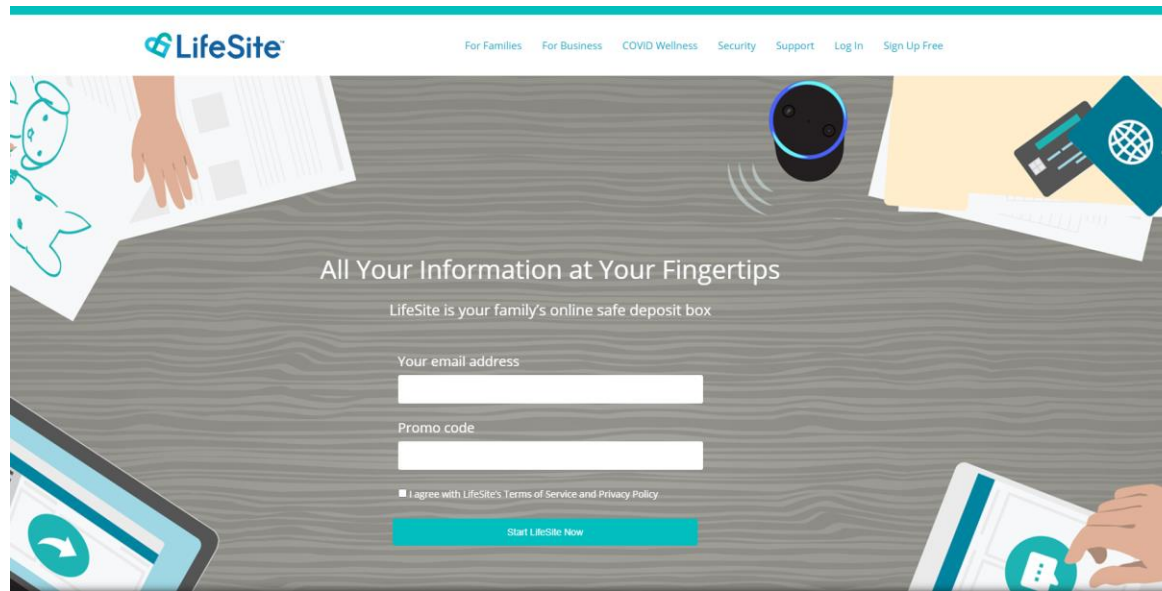
- What you see is what you get
- Transparent in why we do what we do, how we do it, and how we get paid for it
- Communications about financial matters should never be candy-coated

#### Community:

- Two heads are better than one; three heads are better than two. We believe humans are better when we work together, not on our own islands
- We believe in increased literacy, accessibility, and inclusion for financial matters
- We believe in paying-it-forward initiatives

# *Lifesite: <https://www.lifesite.co/havenlife/demo/>*

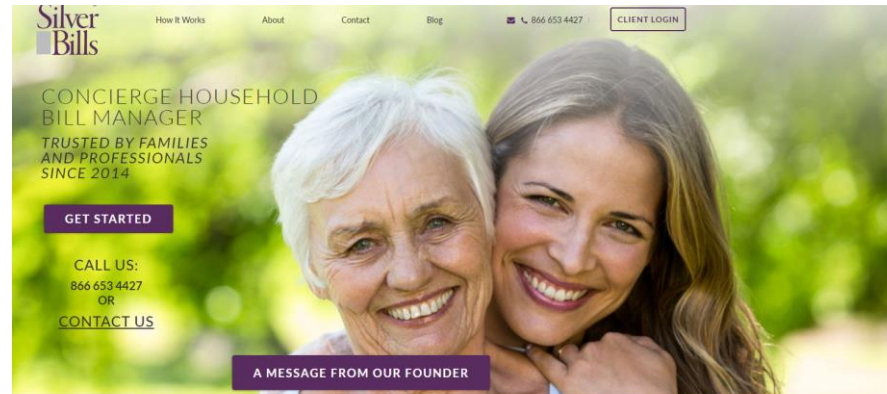
- Cloud-based “virtual safety deposit box” for electronic documents and accounts
  - Group access for designated family members, etc.
  - Feature: payment scheduler/reminder
- Known strategic partners: Haven Life Plus
- Business model: annual subscription, \$80 per family
- Key function: monitoring





# *Silverbills: <https://www.silverbills.com/>*

- Payer agent for designated dependent, via electronic transactions
  - Audits invoices as part of service
  - Designated 'family' group can review transactions history electronically
- Founded: 2015
- Business model: subscription, \$100/month, variable based on load
- Key function: transaction agent, periodic/regular 'life' fees



# True Link: <https://www.truelinkfinancial.com/>

- Prepaid, reloadable Visa card with extensive anti-fraud constraints, such as approved/disapproved vendors, spending limits, etc.
- Founded: 2012
- Business model: monthly fee, \$10 per card
- Key function: transaction interdiction via rules-based framework

