

Invest in older people now, you know it makes sense

The world's ageing population could be an investment gold mine believes **DICK LUMSDEN**

The Holy Grail of any investor is to identify an emerging market before anyone else and throw as much money at it as possible before sitting back and watching it multiply.

Sadly, virtually none of us will ever experience that sensation. At best, we can read informed commentary and take a punt based on their advice (remembering all the time of course that the value of investments can go down as well as up).

Now, I am not an informed commentator, I have no direct experience of the financial industry, and I actually had to look up the definition of an emerging market... but I have a tip for any of you looking for somewhere to invest a few quid.

My Holy Grail is not the cocoa harvest in Vanuatu, nor the potentially inviting cotton trade in Togo. In fact, it has nothing to do with obscure geography and hardworking artisans on the other side of the globe.

My emerging market is the world's ageing population.

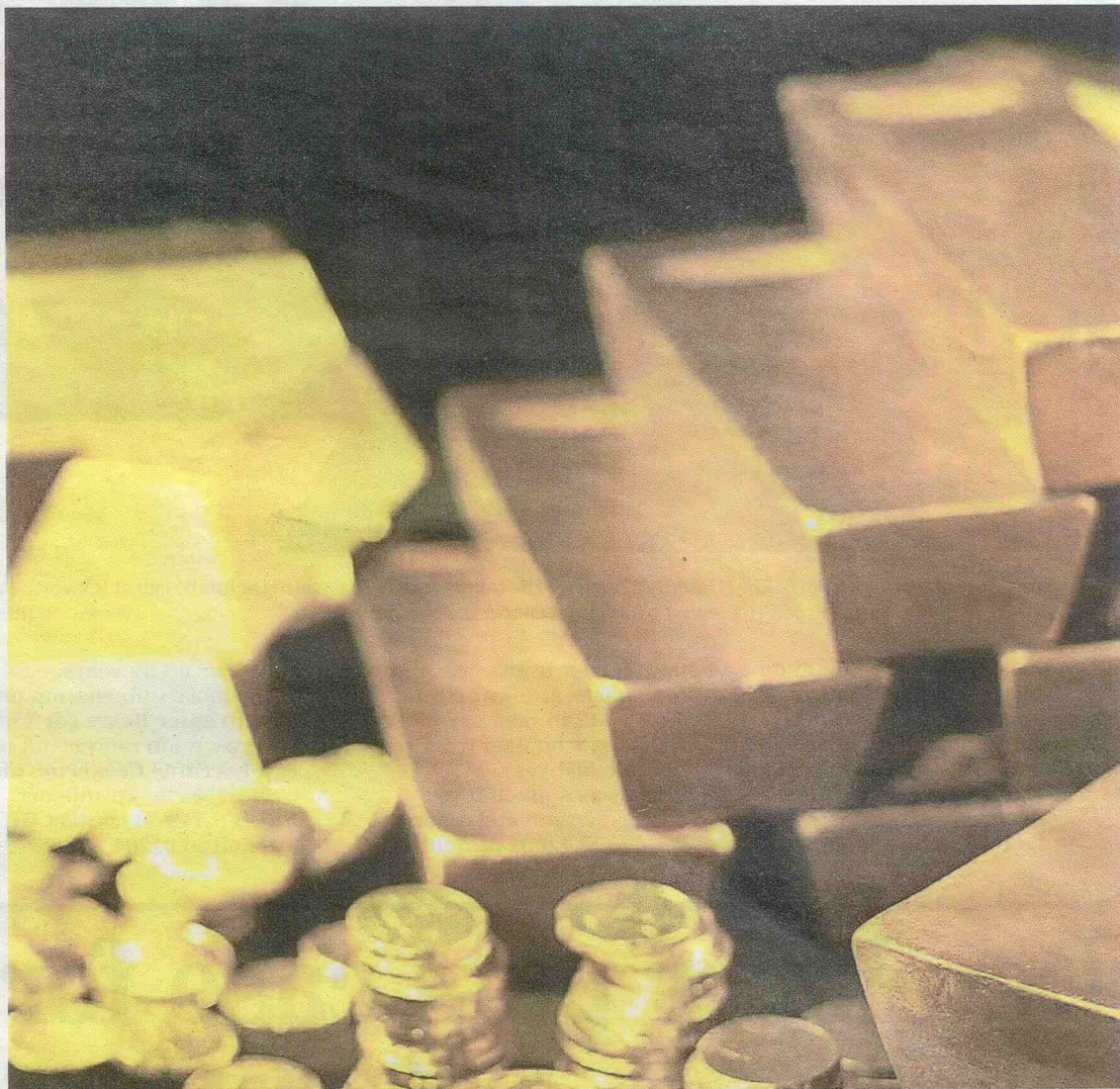
As of this week, according to the live updates on the world population clock at www.worldmeters.info the total number of humans alive on the planet is just over 7.3 billion and rising at the rate of over 150,000 every day.

Just over 8% of us are over the age of 65 - around 587 million, give or take a few. And that percentage is rising steadily as we look after ourselves more, as we improve our diets, and as we eradicate diseases and find more cures.

In Japan, the proportion of over 65s is 26% of 127 million people. In the UK, it is over 18% of 63 million people.

That huge, and growing, number of older people, means they have a huge, and growing, need for products and services related to their lifestyle and circumstances.

In the "developed" world, that means anything and everything from long haul holidays, to cruises, to dentures and large fluffy two-footed slippers. From golf clubs to dog baskets, you



■ The ageing population could prove a gold mine for investment opportunities.

Photo: CONTRIBUTED

and support infrastructure to cope with the rising numbers. In Japan for instance, with a rising older population and falling birth rates, they now sell more adult incontinence pants than they do babies nappies.

So...here is my plan. First, I need to find a financial partner with a bit of knowledge about the investment side of things, and some spare cash to set up and advertise a new investment fund - let's call it Acme Investments Inc.

Then we approach big companies with an interest in the older market - major pharmaceutical companies; international travel operators; fashion houses; tea and biscuit manufacturers; skin care and botox suppliers; compact car manufacturers and the Daily Express. And we ask them if our fund can buy their shares.

Once we have them on board, we open up the fund for investment and we just sit back and watch the money pour in

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and opticians.

I'm telling all of you this of course, because I hope that as you will be the first to hear about it you'll be the first to invest and make the most money out of it. Then tell your friends so the fund continues to grow.

We would have to have a list of places where we wouldn't invest. Tobacco firms obviously because they are not really helping people stay alive. Euthanasia clinics in

cause heart attacks would be unwise.

If I can get this up and running in the next few months, I can have five successful years until I myself reach 65.

Then I can retire and spend my millions on round the world cruises, or ticking off the world's greatest sights, with a personal doctor in tow in case I need him. I can change my car every month, going through the whole Hyundai range and I would never run out of brand new polyester trousers.

This is a no-brainer: Those over-65s who have money to spend will continue to buy stuff. And those who have no spare money and rely on support services will still need stuff. So keep your eye out for my new advertising campaign and when you see our fund, don't hold back, get your cheque books out and give generously... er... I mean, invest wisely.

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