



Planning for You. *For Her. For More.*

Whether for your education, career, or family, you've always had a plan. As a woman, you have likely faced unique financial challenges like navigating becoming a mom, struggling for equal pay, or caring for your own parents. These are challenges most women face that make proactive planning and investing all the more important.

Once you leverage your own **money story** alongside our network of women and resources, you'll craft your own intentional journey to retirement and beyond.



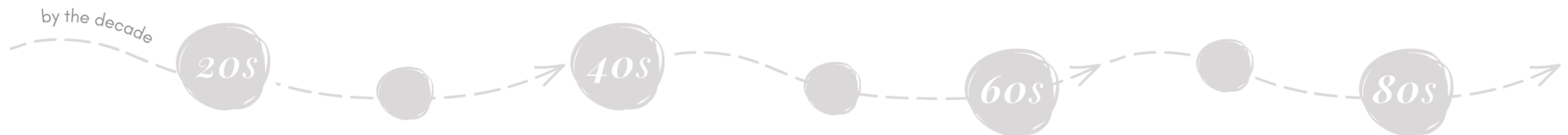
Parenting + Career Moves

- Family planning and fertility
- Navigating insurance plans
- Returning from maternity leave
- Battling the gender pay gap
- Raising children



Retiring + Downsizing

- Paying off mortgages
- Supporting boomerang kids
- Finding yourself again
- Pursuing new hobbies
- Generating passive income



Education + Exploration

- Building a credit score
- Starting an emergency fund
- Navigating student debt
- Learning to invest
- Building a resume



Building + Living Life

- Avoiding lifestyle creep
- Re-entering the workforce
- Caregiving for elderly parents
- Saving for kids' college
- Investing for the future
- Navigating divorce



Leaving a Legacy

- Navigating medical care
- Focusing on philanthropy
- Updating estate plans
- Spending time with grandchildren



Case Studies, *representation matters*

No two women – or their financial needs – are the same.

Just as we each have our own unique aspirations and financial objectives, so too should each wealth management strategy represent our individual needs and goals for the future. Whatever factors and priorities require financial attention in your life, we are proud to deliver the resources and support you need and deserve.



Allison, a corporate executive

As a corporate executive of a tech company, she understands better than most that planning is the key to running a successful business. The same can be said for her financial future. Like many in executive roles, Allison struggles to find time to plan for her own financial future and, as a result, has concentrated her investments in her company stock, making her portfolio vulnerable because it is too heavily tied to the company's success or failure.

Allison should look at:

- Concentrated equity strategies
- Exercising stock options
- Tax planning
- Retirement income planning
- Estate planning



Margaret, a divorcee

Recently divorced, she can envision a life for herself that she never had before – one filled with new paths to take and fresh opportunities for growth. But before she can set out, there are a few things for Margaret to consider as she re-establishes herself and her finances in light of her changing circumstances.

Margaret should look at:

- Establishing accounts in her own name and reviewing her personal credit history
- Developing a new budget and cash reserves
- Reassessing her insurance needs
- Saving toward her retirement
- Updating her beneficiary designations



Dawn, a small business owner

For years, Dawn has run a successful bakery in her hometown, but as her business has grown in popularity so have the financial obligations she's faced. With expansion came added employees and insurance requirements, cash flow and revenue fluctuations, as well as the need for a succession plan for the prospering business.

Dawn should look at:

- Employee benefit planning
- Retirement plan options
- Insurance coverage and needs
- Business tax strategies
- Planning for an eventual sale or succession

On average, women live **5.7 years** longer than men ¹

42% of businesses in the US are run by women ²

36% of all divorces in the US occurred among adults over 50 ³



Access our private women's vault.



Leslie, a widow

While it's a fact that women have longer life expectancies, it doesn't lessen the shock of losing a spouse and continuing on without them. This was true for Leslie who after 40 years of marriage couldn't imagine life without her partner by her side. When tragedy struck, she found herself on her own – without much knowledge of the family's finances or the changes the loss of a loved one can bring.

Leslie should look at:

- Ensuring finances are maintained
- Reconsidering retirement income plans
- Accounting for possibly reduced Social Security benefits
- Assessing the impact on her effective tax rate

Sources: 1) CDC National Vital Statistics Reports 2022

2) American Express, State of Women-Owned Businesses Report, 2019

3) Brown, S. L., & Lin, L., Journals of Gerontology: Social Sciences, Vol. 77, No. 9, 2022