Protecting Women's Wealth: A Smart Planning Guide

Why women face unique financial challenges—and how to turn strengths into lasting security.

Women bring distinct strengths to wealth-building—but also face distinct vulnerabilities. Smart planning helps to bridge the gap.

The Longevity Factor

The most recent (2022) data available from the U.S. Centers for Disease Control tell a clear story: Women tend to outlive men.*

Age 50 Today	Life Expectancy
Women	82.8 years
Men	79.1 years

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The "Bonus" Challenges Many Women Face

Longevity is not the only wealth challenge many women face. Their financial well-being may also be vulnerable to "bonus" threats related to their work/life balance:

- **Caregiving demands** — children, aging parents, household management
- **Career interruptions** — shorter or lower-paying career arcs
- **Reduced earning power** — fewer years to build retirement wealth

The result? A wealth gap that requires intentional planning to close.

Building Financial Stability

Many financial best practices apply to everyone's ability to secure their own and their family's financial well-being. Here are a few best practices that can help you:

- Establish personal goals and timelines and craft a financial plan for achieving them.
- Build and maintain a low-cost, globally diversified investment portfolio accordingly.
- Stick to your plans and portfolio over time; ignore the mid-pursuit distractions.
- Blend in wealth management as needed to address risks, legacy goals, and more.

Five Pillars of Financial Stability that are Important for Women

1. Self-Empowerment

Know the basics, even if you're not the day-to-day household money manager:

- How much wealth do you have?
- Where are your accounts held?
- Who are your key advisors (planner, attorney, CPA, insurance)?
- What are your household debts and expenses?

2. Retirement & Healthcare

Plan for a long life that's beyond the average lifespan. Build in rising healthcare and long-term care costs.

3. Benefit Distributions

Review investment accounts, employer retirement plans, life insurance policies, wills and trusts.

- **Pensions:** Does the payout option include survivor benefits?
- **Social Security**: Coordinate claiming strategies to maximize spousal benefits.

4. Beneficiary Reviews

Audit every account, policy, and trust. Old beneficiaries (ex-spouses, anyone?) can derail your plans.

5. Single? Same Rules, Higher Stakes

No spouse means no backup. Stay informed, stay engaged.

The Science of Communication

Research from the University of Pennsylvania found women's brains often have a larger corpus callosum—the bridge between brain hemispheres.**

Translation:

- Women → tend to think broadly and holistically
- Men → tend to think linearly and task-focused

Neither is better. But it explains why financial conversations sometimes miss the mark.

Are You Actually Being Heard?

Ask yourself:

- Does your advisor address you directly—or default to your spouse?
- Are you in the loop on major financial decisions?
- Do you leave meetings informed, or confused?

If the answer is no, it's time for a new advisor.

Take the Next Step

Your wealth deserves a voice—yours. Whether you're partnered, single, leading the finances, or stepping in for the first time, you deserve a plan built around you.

Ready to start planning for a more secure future?

Let's talk today.

Sources:

*Vital Statistics Rapid Release, Number 31 (November 2023)
**A Short Journey Into Male and Female Brains | Psychology Today, 2024

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