RETIREMENT SOLUTIONS
Educate To Empower

WEALTH MANAGEMENT FOR WOMEN

What the Research Shows — and How to Build a Plan That Reflects What Matters to You

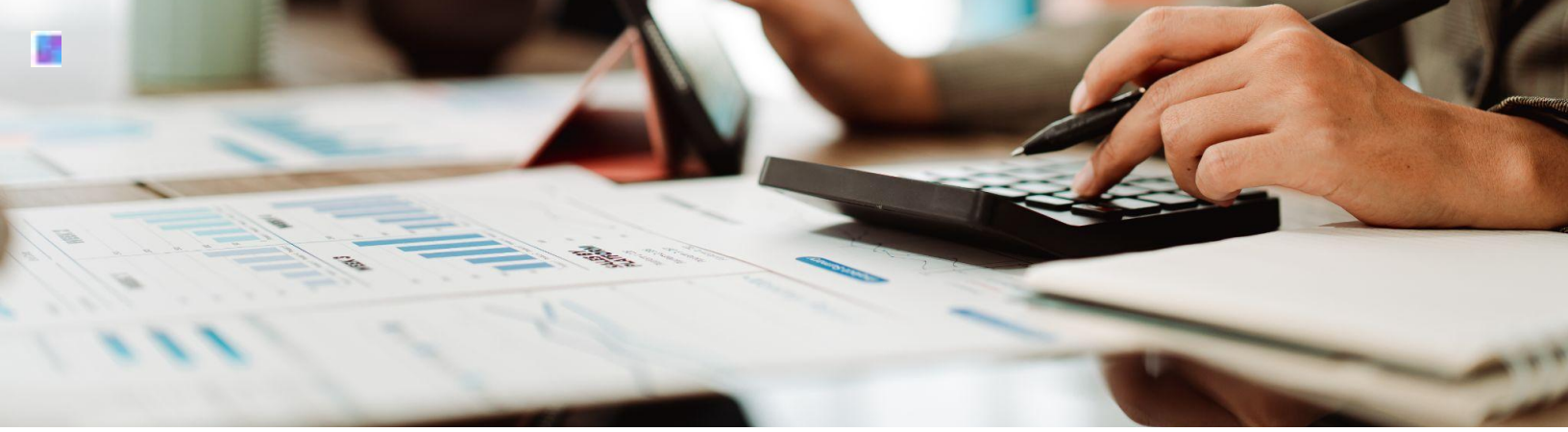


Introduction

Wealth management for women is not the same as wealth management for men. Women have unique goals, values, life trajectories, and risk tolerances — and a financial plan that ignores those differences is incomplete from the start.

The Transamerica Center for Retirement Studies' 2025 *25 Facts About Women's Retirement Outlook* examines the retirement challenges women face, including longer life expectancy, career interruptions related to caregiving, and differences in saving, investing, and retirement preparedness. Other recent research similarly points to caregiving and long-term care as significant financial considerations for women. Together, these findings support a planning approach that accounts for a woman's actual circumstances rather than relying on a generic financial template.

https://www.transamericainstitute.org/research/publications/details/25-facts-about-womens-retirement-outlook-2025?utm_source=chatgpt.com



What the Research Shows

The Zeldis/Equitable study identified four consistent patterns in how women approach their finances compared to men:

- **Focused on the present.** Women are more motivated by immediate, near-term financial needs than by long-range goals.
- **Elevated stress.** Women report consistently higher financial stress about their current situation than men do.
- **Gradual engagement.** Women's participation in financial decision-making tends to increase gradually over the course of their lives, often accelerated by a major life event.
- **Advisors make a measurable difference.** Women who work with a qualified financial advisor show significantly stronger long-term focus, higher engagement, and a more positive relationship with money.



Short-Term Priorities Dominate

When asked about financial goals, women consistently point to the near term: building an adequate emergency fund, avoiding living paycheck to paycheck, keeping up with monthly bills, and paying down non-mortgage debt. The most-cited obstacles are the cost of living and inflation, uncertainty about the economy and investments, unexpected expenses, income stability, and — notably — a lack of financial education.

Life Transitions Change the Math

Marital status has an outsized effect on how close women feel to their financial goals. While married women are more able to focus on the long term, single, divorced, and widowed women report feeling meaningfully further from where they want to be.

This isn't limited to women with modest assets — even women with substantial investable wealth report a significant negative impact on their sense of financial progress when transitioning from coupled to uncoupled. Divorce and widowhood are not just emotional turning points; they are financial ones, often requiring a full review of income, taxes, insurance, investments, and estate plans.

46%	**61%**	**46%**
of divorced women feel further from their financial goals after becoming unmarried	of widowed women feel further from their financial goals after losing a spouse	of women overall feel knowledgeable about managing their own finances

Pivotal Moments Drive Deeper Engagement

Across the board, certain life events consistently prompt women to take a more active role in their financial decisions:

51% of single women say earning more money was the top reason they became more involved in financial decision-making.

71% of women report becoming more involved in financial decisions after a divorce.

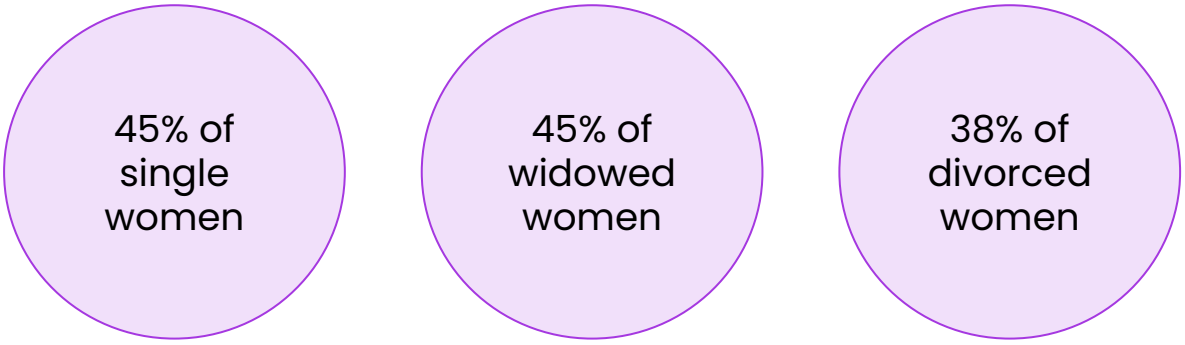
74% of women became more involved in financial decisions after being widowed.

Nearing retirement is another well-established catalyst for greater involvement. But the study also surfaced a common regret: 63% of single women, 70% of divorced women, and 67% of widowed women wish they had paid closer attention to their finances earlier in life.

"In more than 40 years in this profession, I can attest to these numbers. Time and time again, I have listened to women tell me their experiences with financial advisors who did not listen to them and only wanted to sell them something and then move on."

Being Heard Matters — and Too Often Doesn't Happen

Women are comfortable asking for help and often take the lead in choosing a financial professional. Yet more than half report not feeling truly heard or understood by the advisors they've worked with.



Engaging with an advisor who genuinely listens is associated with greater confidence, less stress, more knowledge, more financial security, and deeper engagement in shaping one's own financial future.

Financial Planning Considerations That May Matter More for Women

The research above points to a clear conclusion: a woman's financial plan needs to account for factors that don't always show up in a standard template.

- **Longevity.** Women generally live longer, which can mean more years of retirement to fund.
- **Career interruptions.** Time away from work for caregiving can affect earnings, retirement savings, and Social Security benefits.
- **Divorce or widowhood.** A major life transition can change income, taxes, insurance, investments, and estate plans.
- **Investing and confidence.** Understanding how your portfolio works can make it easier to stay engaged and make decisions during periods of market volatility.
- **Financial independence.** A good plan should show not just what you have today, but how your resources can support the life you want over time.

Quick Fact:

Women have a longer average life expectancy than men. That difference can translate into several additional years of retirement expenses, making longevity an important part of retirement planning.

Questions Women May Want to Ask

These considerations tend to raise real, specific questions. Retirement Solutions can help guide you through the answers to each:

- What happens to my plan if I live into my 90s?
- How would a career break affect my retirement savings?
- What would happen financially if I became widowed?
- How should I plan for potential caregiving responsibilities?
- Am I confident making financial decisions on my own?
- Are my investments aligned with the life I want to fund?
- Do I understand where my retirement income will come from?
- Is my estate plan prepared for the possibility that I outlive my spouse?

What Should Your Financial Plan Answer?

- How much do I need to save and invest?
- When can I retire?
- How should I respond to market downturns?
- What happens if my circumstances change?
- Will my wealth support the people and causes that matter to me?
- Can I afford the life I want today while preparing for tomorrow?



Working with a trusted financial advisor can help you take some of the emotion out of these decisions and develop a strategy that fits your goals, circumstances, and priorities.

What Do You Want Your Wealth to Do

Support the life you want to live.

Can your wealth give you the flexibility to enjoy the lifestyle you envision today while still supporting your long-term goals?

Support the people you care about.

Do you want your wealth to help children, grandchildren, or future generations? If so, have you considered how and when you want that support to happen?

Reflect what matters to you.

Are your financial decisions, investments, charitable giving, and legacy plans aligned with your values?

Frequently Asked Questions

When should wealth planning begin?

Wealth planning should begin as soon as you start earning an income. Starting early gives compound growth more time to work and creates more options for the future.

How much money is enough to live comfortably?

There isn't one number that defines financial comfort. It depends on your spending, healthcare, debt, goals, income, and desired lifestyle. A financial plan can help turn those factors into a meaningful target.

How much should I invest in stocks, bonds, and cash?

The right mix depends on your goals, time horizon, spending needs, and ability to withstand market declines. The goal is to build an allocation that supports your plan without taking more risk than you can reasonably tolerate.

What should I do when investment markets perform poorly?

Market downturns are normal. Review whether your investment mix still fits your goals, maintain appropriate cash reserves, continue investing when appropriate, and rebalance as needed. A good plan should account for market volatility before it happens.

Why Work With Retirement Solutions

For more than 40 years, Retirement Solutions has provided thoughtful, candid guidance to women navigating important financial decisions.

That commitment began early in my life, when I watched my mother navigate financial decisions as a single parent. The experience showed me how difficult it can be to make important financial choices without clear information and someone you trust to help you understand your options.

That perspective continues to shape how we work with clients today. We believe financial planning should be approachable, educational, and built around the individual. Women make up a majority of the clients we serve, and we strive to create an environment where questions are welcomed, complex topics are explained clearly, and clients can make decisions with greater confidence.

— Steve Singer, Founder, Retirement Solutions LLC



Final Thoughts

- **Focused on the present.** Women are more focused on the short term than men, prioritizing today's needs — emergency savings, bills, and debt — over long-range goals.
- **Planning for the future.** Women in general are very concerned about money, often feeling far from where they want to be financially. Most are good accumulators, but few have a financial plan in writing.
- **Important life moments lead to involvement.** Women become more involved in financial decisions gradually over time, often “awakened” to their situation by widowhood or divorce.
- **Empowered through education.** Women who work with a qualified advisor are in a significantly better position — more focused on long-term goals, more actively engaged, and more likely to have a specific, written financial plan.

Ready to Build a Plan That Reflects Your Life?

Start with a free, no-obligation Financial Satisfaction Assessment, or schedule a 15– 30 minute introductory call to see if we're the right fit for you.

(310) 526-3210 • steve@retirementsolutions.net • retirementsolutions.net/schedule-a-consultation

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