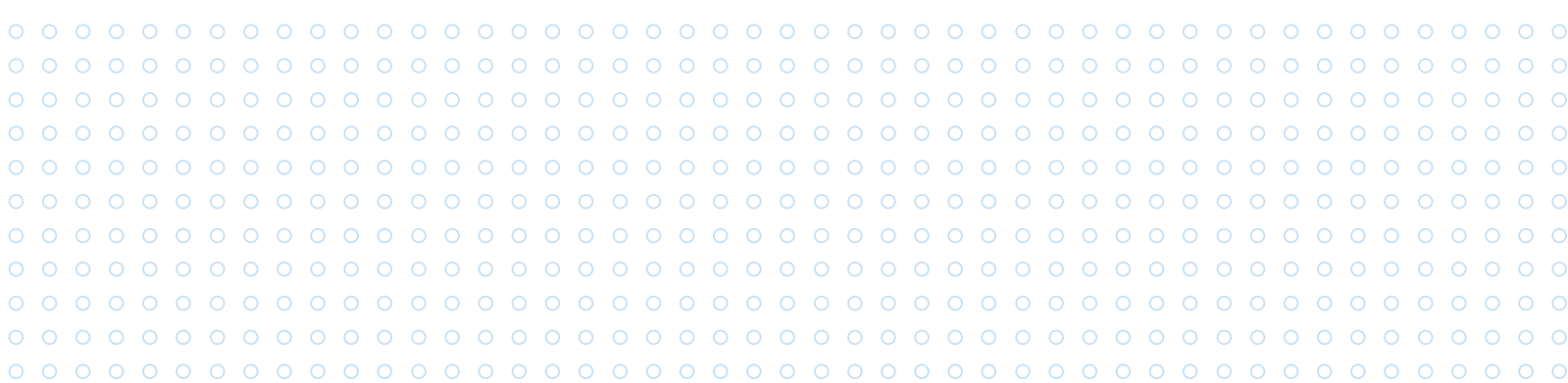
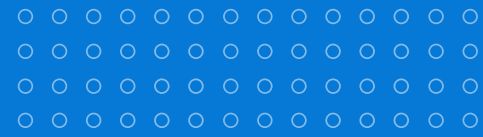


# WOMEN & WEALTH

UNDERSTANDING  
YOURSELF, FINDING  
YOUR BALANCE





# Introduction

Women at all age levels are redefining how they think about their financial journey. This includes career paths, planning for flexibility, taking charge of family finances, or being successful on their terms.

For many women, working with a financial advisor is a natural step on the financial journey. No matter what point they are at, working with a trusted professional can help them to get financial clarity and reduce anxiety around money.

When thinking about working with an advisor,  
women usually have two big questions:

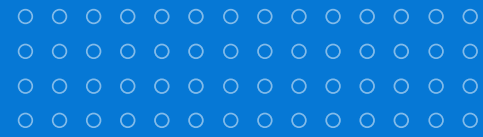
01

What can a  
financial advisor  
help me with?

02

Will they understand  
me, my priorities,  
and my lifestage?

[Read more in the guide](#)



# Working with a Financial Advisor

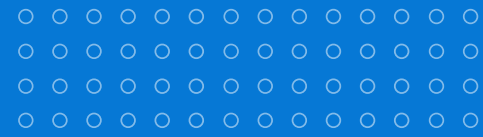
## Women Take a Very Different Approach

There are some generational differences among Gen Z, Millennial, Gen X, and Boomer women—but not as much as you'd think. And three main differences that set them apart from men hold across generations:

### 01. Women are better investors than men



Women tend to outperform men partly because they are more patient investors and trade less. This results in better performance over time and lowers costs.



## 02. Women are more likely to approach financial planning as a partnership with a trusted advisor

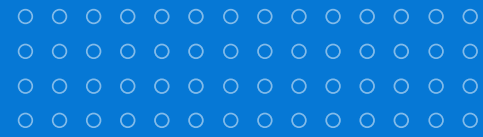
Men are reluctant to ask for directions – it's been studied. Hiring a financial advisor turns out to be similar. Women are less likely to think they can DIY their money. But the reasons women seek financial advice change as they move through life.



## 03. Women value a financial advisor that listens to them more than men do

How they want to partner with a financial advisor is also different. Women want to be sure that the advisor listens to them and understands and respects their priorities.



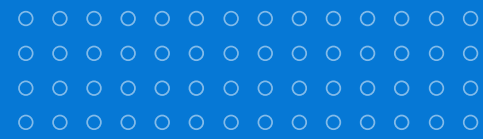


# The Basics Apply Across All Generations

Working with a financial advisor is about financial clarity now and for the future. The key is to get a good foundation in place. This will keep goals on track for the years to come.

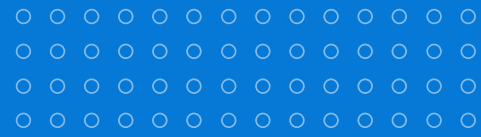
Goals are personal, and they will change as life evolves and moves forward.





Financial advisor apply different techniques to help goals become reality.





# Plan for the Future - But Start With Where You Are

The work you do with a financial advisor is specific to your lifestage, goals and dreams. Partnering with someone that understands you is essential. This could be because they are in the same lifestage, or because they specialize in working with people like you.

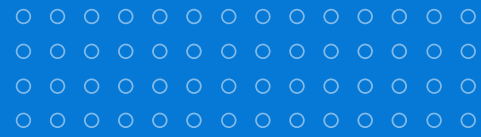


## Gen Z and Younger Millennials

Younger women are generally comfortable and confident about money and financial planning. They've experienced the proliferation of money-related apps to help with budgeting and investing, and they are interested in financial planning that fits their busy lives.

### They:

- Are in the early stages of a career but are making a good income
- Still have debt
- May be single or partnered
- Want to get a good foundation in place



# Older Millennials and Gen X

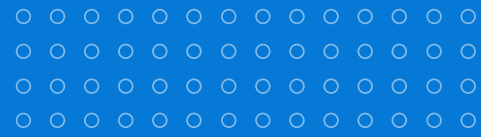
As women approach the mid-point of their careers, money becomes more complex. Careers are in full swing, and growing wealth means the cost of making a mistake is much higher.

These women want a trusted partner that explains the “why” to them and guides them to make choices that are right for them. As things change, they value a plan that can evolve to accommodate new goals or different circumstances.



## For them, it's about creating options:

- More flexibility with work: scale back work, start a business of their own, or do more meaningful work
- Get more time in their lives to enjoy their wealth
- Maintain the current lifestyle in the future
- Save for financial goals in the future



# Older Gen X and Boomers

These women are driving the decision to work with a financial advisor for themselves and their families. Very often, something has sparked the need to partner with a financial advisor to solve an immediate problem.

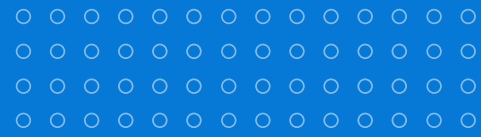
- A change of job
- A spouse's health issue
- Aging parents
- Imminent retirement
- Death of a spouse



Having a trusted partner to help them sort through the issue is paramount.

They may realize that a spouse has always done the financial planning and that it may be time for them to understand the specifics of their wealth. They may want to plan for a retirement that allows them the time they have always wanted with their family.

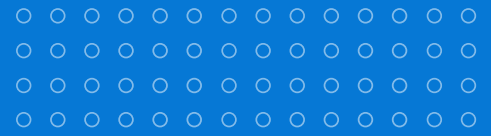
This group has the most anxiety around money and the least excitement. They need to develop trust and have an investment plan that helps them achieve their goals – without taking on too much risk.



# Women and Wealth: It's About Having a Customized Plan

Women are building significant wealth, both alone and with a partner. They realize the value of working with a financial advisor to help them build a strong foundation, and achieve future goals. Different generations have an approach specific to them, but getting a plan in place is important at every age.





# Disclaimer



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