



Making it a reality

Look to the future with confidence.

Women are financially savvy.

42%

of mothers are sole or primary breadwinners.¹

Over \$20 trillion

of world-wide spending is controlled by women.²

Women often do better

in the market than men because women are more inclined to do research and more likely to exhibit patience.³

Yet, when planning for retirement, there are unique challenges working against women.



She'll have less to save because **she's paid less** than her male counterparts.



She'll spend **less time in the workforce** (to have kids) — so she has less opportunity to save.



She'll live **longer** than the men in her life — so she'll need to make her savings last longer.



She can expect **13% higher health care costs** in retirement than men.⁴

Making the most of your retirement reality.



When it comes to retirement, we're advocates for getting you where you want to go. You have the vision. Now, let's make it a reality.

For more information about retirement planning, speak with your financial professional or visit www.LivingConfidently.com/MyRetirementReality.

¹ <https://www.americanprogress.org/issues/women/reports/2016/12/19/295203/breadwinning-mothers-are-increasingly-the-u-s-norm/>

² <https://girlpowermarketing.com/statistics-purchasing-power-women/>

³ <https://www.kiplinger.com/article/investing/T031-C000-S002-the-secrets-of-women-investors.html>

⁴ Insured Retirement Institute (IRI) Report, Women's Perspectives on Saving, Investing, and Retirement Planning, November 2015.