

LGBTQ+ PROUD

Making Strides Toward a Strong Financial Future

The LGBTQ+ community has fought hard for fundamental human rights, from workplace treatment and healthcare to marriage and family planning. These milestones in LGBTQ+ rights, coupled with strong financial habits, can help create a future you can be proud of.

Paving the Way to Today



The Respect for Marriage Act was signed into law on December 13, 2022. The bill protects same-sex and interracial marriages, specifying that states must recognize same-sex marriage across state lines and that same-sex couples have the same federal benefits as any married couple.



Employment



Housing



Public Accommodations



Public Education



Federal Funding



Credit

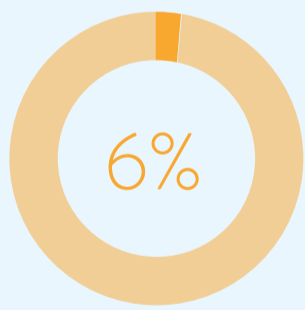


Juries

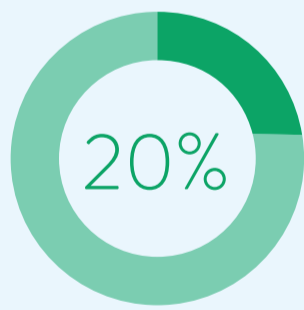
Stresses on the Modern LGBTQ+ Family

Emotional and financial well-being are inextricably linked. Despite strides made in legislation, LGBTQ+ people still are subject to stresses that affect how they feel about their financial future. In a recent Guardian study, 20% of working Americans, including the majority of LGBTQ+ respondents, landed in the most stressed segment.

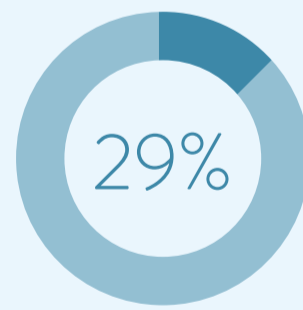
Of these **day-to-day decision-makers**, only



feel on track to meet their financial goals



use a financial professional



have a formal, written financial strategy

Take the Next Step

As the LGBTQ+ community so well knows, every victory requires effort, and now is the perfect time to take action. Here are a few things to consider that can help you feel confident in your financial future:



Education

Know your options as well as your rights—educate yourself on basic personal finance, budgeting and saving



Planning

Since stress often leads to less than optimal decision-making, be sure to have a written financial strategy



Strategic relationship

Offload some of your financial stress by using professional financial guidance and leveraging the right tools



Ownership

Own protection and investment products as part of a well-thought-out plan for your family's financial future

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Sources:
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<http://www.hrc.org/hrc-story/our-victories>
<http://www.infoplease.com/ipa/A0761909.html>
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The Guardian Life Insurance Company of America New York, NY 10004-4025.
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