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Guggenheim Investments

# Women and Investing

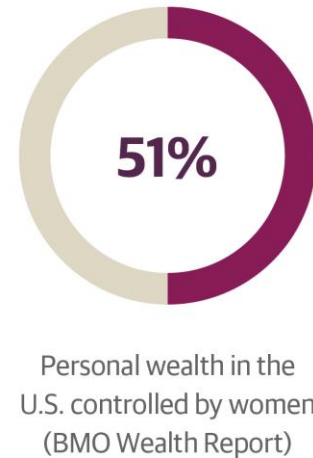
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# Women are Underrepresented in the Investing World, But Their Status is Changing Fast

## Women are:

underrepresented in the investing world, but this is changing fast.

While various cultural and social reasons contribute to this shift, there is also a more simple driver: rising economic might.



Source: Visual Capitalist (<https://www.visualcapitalist.com/unlocking-power-women-investing/>).

# Why Women May be Underserved by the Industry

Changing concerns—data from a recent survey by New York Life Investments sheds light on why women may be underserved by the industry.

33%

## Poor Performance

Women don't switch investment advisors simply because of poor performance—there are other, more complex factors involved.

Part of this is likely because 62% of women say they have unique investment needs and challenges.



27%

## Poor Customer Service

29%

## Lack of Personal Connection with Financial Advisor

Source: Visual Capitalist, (<https://www.visualcapitalist.com/unlocking-power-women-investing/>)

# Understanding the Needs of the Woman Investor

## Key Objectives

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Short term liquidity needs



Planning for financial  
independence



Concern of outliving  
retirement savings and social  
security benefits

# Understanding the Needs of the Woman Investor

## Importance of Legacy

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Establishing and preserving  
family wealth



Leaving a legacy for their  
children

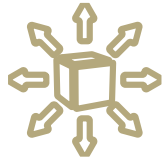


Planning for continued care

# Understanding the Needs of the Woman Investor

## Socially Responsible Approach

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Social, political and environmental issues are most important



Gender diversity in senior management and boards of directors are key

# Connecting with the Women Investors

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- Instead of emphasizing performance, focus on needs and goals
- Understand their experience and factors specific to their lives
- Hone in on legacy planning and socially responsible investing
- Think of the relationship as a collaboration
- Utilize a holistic approach
- Understand family, caregiving demands, career, money goals, and risk tolerance


# Related Materials and More Information

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## The Woman Investor

### A Growing, Dynamic Market

The women's investment market represents one of the best opportunities today for expanding your business. Women control a growing majority of the private wealth in the U.S.—this amount totals \$22 trillion\* and the number of women with six-figure incomes is rising much faster than men. Additionally, women will be recipients of an unprecedented wealth transfer in the coming years, representing a \$30 trillion\*\* opportunity by the end of the decade. They are major financial decision makers, both professionally and in their personal lives. Understanding the concerns and attitudes of this important and growing market segment is important. Knowing how to take action and make connections is essential. So what do you need to know in order to establish relationships with this group of investors?



\*Source: U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy, "Women's Wealth: A Growing Market," 2018.  
\*\*Source: U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy, "Women's Wealth: A Growing Market," 2018.  
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## Engaging With the Woman Investor

### The Women's Investment Market—How to Make the Connection



The women's investment market represents one of the best opportunities today for expanding your business. Women control a growing majority of the private wealth in the U.S. and will be recipients of an unprecedented wealth transfer in the coming years. They are major financial decision makers, both professionally and in their personal lives. Understanding the concerns and attitudes of this important and growing market segment is important. Knowing how to take action and make connections is essential. So what do you need to know in order to establish relationships with this group of investors?

How Can You Pivot Your Approach to Connect With This Market?	What Are Your Client's Needs and Goals?	Are Socially Responsible Investing and Legacy Planning Important to Your Client?	Why Is a Team Approach Important?
<ul style="list-style-type: none"> <li>Instead of "selling" and "telling," look at connecting.</li> <li>Aim to establish a relationship and work cooperatively.</li> <li>Focus on long- and short-term goals in addition to performance targets.</li> <li>Realize that these investors may have different priorities than their male counterparts.</li> <li>Along with wanting to maintain a budget and cash flow that works for their family, women also strive to be prepared for financial independence, if their life situations were to change.</li> <li>Only 39 percent of women are confident that they'll have enough resources to last 25 years into retirement. Outliving their retirement savings is a significant concern and should be addressed.</li> </ul>	<ul style="list-style-type: none"> <li>Women often have experience with financial advisor who do not understand the woman's experience or take factors specific to their lives into consideration. Take the time to discuss, clarify, and confirm their goals.</li> <li>Due to a variety of factors and cash flow needs, many women do not maximize their Social Security benefits.</li> <li>Women seek to play a central role in establishing and preserving their family wealth. They are committed to protecting and growing wealth with the goal of leaving a legacy for their children and community.</li> </ul>	<ul style="list-style-type: none"> <li>Learn what production goals are unique to women, such as legacy planning, socially responsible focus, and wealth management.</li> <li>Social, political, and environmental issues are a priority. Additionally, as stewards of the family legacy, women are in a unique and influential position.</li> <li>Many women are committed to a socially responsible approach when it comes to investing. They are seeking a clear, measurable, and positive impact on society, not simply a return.</li> <li>Women tend to take on the role of caregiver in families. Providing for long-term care is a major concern for this market.</li> </ul>	<ul style="list-style-type: none"> <li>Women want to collaborate with their financial advisor and work as a team.</li> <li>Women are taking on a more prominent role in building and managing wealth, and they are looking for an advisor with a holistic approach, who is not solely focused on assets, but also understands family caregiving demands, career, money goals, and risk tolerance.</li> <li>Women control a growing majority of the private wealth in the U.S. and will be recipients of an unprecedented wealth transfer in the coming years, representing a \$30 trillion opportunity by the end of the decade. They also tend to change financial advisors when dissatisfied more often than their male counterparts change advisors.</li> </ul>

**Ask your client:** What are her plans to address the need for emergency cash? What are her long-term plans to maintain financial independence?

**Ask your client:** What are her plans for covering Social Security? How does she anticipate it supplementing her retirement income?

**Ask your client:** What are the most important to them? With all that they want, their legacy to be like?

**Ask your client:** What are they looking for in a partnership with financial advisor? What individuals of their family need to be reflected in their investments?

1. <https://www.fidelityinvestments.com/etf/Solutions/2018/05/2018-women-investing-for-retirement-fid-fid-fid>  
2. <https://www.mckinsey.com/industries/financial-services/our-wealth-management-views-the-women-investing-market>  
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