WOMEN AND INVESTING AT A GLANCE

Today's women are helping to shape the future – they are building careers, leading organizations, owning businesses, and playing a greater role in financial decisions than ever before. With greater earning power and financial influence comes an important opportunity: investing to help build financial independence and long-term security. Women also tend to live longer than men, which can make long-term investment planning and retirement preparedness especially important.

Whether supporting loved ones, pursuing personal goals, or planning for retirement, investing can help women turn today's hard work into future opportunities. While women have made tremendous strides in the workplace over the years, many continue to face unique financial realities, making it important to take an active role in saving, investing, and planning for the future.

Understanding your options and developing a strategy can help you pursue your financial goals with greater confidence.

Taking the first step:

- You don't have to be an expert to start investing.
- You don't need a large amount of money to get started.
- It's important to work with your financial advisor to develop an investment plan that aligns with your goals, needs, and financial situation.
- Stay informed by asking questions and taking advantage of the resources available to you.

Your financial advisor will help educate and guide you along the way.

Women are estimated to **live longer** than men

Women: 81.4 years

Men: 76.5 years

This equals higher rates of widowing.[2]

> "Men are all about the competition; ***women*** are all about the ***goal***."
>
> **Sallie Krawcheck**
> Chair of Ellevate Network and Co-Founder of Ellevest [3]

While only 22% of women use a professional financial advisor [3], an estimated

94%

of women believe they will **manage household assets on their own** at some point during their lifetimes.[4]

The average age women begin saving for retirement is

32 YEARS OLD.

The average age men begin saving for retirement is

35 YEARS OLD.[5]

60% of married women are the main investment decision-makers in their households.[6]

70% of women change advisors within one year of their partner dying.[7]

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

33%
of personal wealth in the U.S. is controlled by women.[8]

48%
of women agree that a female financial advisor would be more attuned to their needs.[9]

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By age 65, 10.4% of women live in poverty, compared to 7.4% of men, and **20.1% of women live near the poverty line,** as compared to 14.7% of men.[10]

77%
of women save in a 401(k), a similar plan, or outside the workplace.[2]

More and more women are entering leadership roles, and consequently, controlling money.

Many women are looking for female financial advisors to help serve them. Research suggests some women prioritize life goals when making financial decisions.

However, only
24.2%
of all financial advisors are women.[1]

Contact your Stifel Financial Advisor today to schedule a meeting.

[1] https://www.investmentnews.com/women-advisor-community/women-make-up-a-larger-share-of-advisors-nationwide-but-theres-a-long-path-to-parity/261436
[2] https://www.cdc.gov/nchs/fastats/life-expectancy.htm
[3] https://www.kiplinger.com/article/investing/t031-c000-s002-the-secrets-of-women-investors.html
[4] https://newsroom.bankofamerica.com/content/newsroom/press-releases/2022/06/bank-of-america-study-finds-94--of-women-believe-they-ll-be-pers.html
[5] https://www.ftadviser.com/content/5f935dc1-7308-5998-99c3-777e68c36ae0
[6] https://www.cfp.net/news/2025/02/women-lead-financial-decision-making-in-most-households
[7] https://rfi.global/the-trillion-dollar-gamble-why-women-are-leaving-their-financial-advisors/
[8] https://www.mckinsey.com/industries/financial-services/our-insights/the-new-face-of-wealth-the-rise-of-the-female-investor
[9] https://www.nylim.com/assets/documents/lit/women-and-investing/women-investing-research-report-2023.pdf
[10] https://iwpr.org/wp-content/uploads/2024/05/IWPR-Retirement-Income-Gap-Quick-Figure-2024-1.pdf