



# Invest in yourself: a financial workshop for *women*

It's common knowledge that, for many Americans, the greatest fear is outliving their retirement nest eggs. With retirement having the potential to stretch for decades, it's no wonder people are worried. But for women, the risk of not having adequate funds for retirement is even greater than it is for men.

## **This program is designed to provide education and potential action steps, including:**

- Discovering the unique financial challenges women face
- Exploring what it is that makes investing for the long haul a more challenging proposition for women
- Encouraging you to share your own experiences with regard to what has worked—or not worked—for you in your financial journey
- Developing strategies for establishing and maintaining your financial security



Research shows that women face a unique set of financial challenges compared with men, including earning less,<sup>1</sup> working shorter periods of time,<sup>2</sup> and living longer.<sup>3</sup>

**1** "America's Women and the Wage Gap," National Partnership for Women & Families, March 2020. **2** "American Time Use Survey Summary—2019 results," U.S. Bureau of Labor Statistics, June 2020, <https://www.bls.gov/charts/american-time-use/activity-by-sex.htm>. **3** Social Security Administration, 2020.

# Understand *yourself*

What's the best financial decision you ever made?

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What's your earliest memory of money, and how has that helped or hindered you?

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What's a financial decision you regret, and what did you learn from your mistake?

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We can learn from each other by sharing our fears, challenges, mistakes, and triumphs.

**52%** of women say they're *confident* in their ability to manage investments, compared with 68% of men.<sup>4</sup>

**60%** of women feel that *lacking* the knowledge to invest is their number one barrier.<sup>4</sup>

<sup>4</sup> "Women & Financial Wellness: Beyond the Bottom Line," Merrill Lynch, Age Wave, 2019

**What are the two biggest financial challenges you're facing—and who can help you?**

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**What piece of advice do you have for women who are new investors?**

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**What financial advice would you give these groups of women?**

- Teenagers and college students:

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- Working women:

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- Women in transition (divorced, widowed, etc.):

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Financial planning can help you prepare for the unexpected, reduce debt, create a will and estate plan, and invest for the long term.



**55%**

of women make an estate plan and create a will, compared with 45% of men.<sup>5</sup>

<sup>5</sup> “How women will shape the great wealth transfer,” Philanthropy Women, 10/23/19.

## Put a *plan* in place

### Common financial events

- Saving for college
- Birth/adoption
- Getting married
- Buying a home
- Caring for children/parents
- Starting a business
- Relocating
- Unexpected death
- Retirement
- Divorce
- Inheritance
- New job
- Promotion
- Living alone
- Working part time vs. full time
- Illness

**What’s your biggest concern when it comes to your children, grandchildren, or family?**

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**What are three personal values that you hope to pass on to the next generation?**

**1** \_\_\_\_\_

**2** \_\_\_\_\_

**3** \_\_\_\_\_

**How do you currently teach those values?**

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**What’s the most important thing your financial professional can help you with?**




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Create financial goals that are within reach

	6-12 months	Long term
Goal 1 		
Goal 2 		
Goal 3 		

Notes

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There's power in asking for financial guidance from a knowledgeable professional.

## Work with a financial *professional*

Network with friends and family members to gather trusted referrals. Seek advice from a financial professional who specializes in your area of concern.

### Different types of financial professionals

- Financial professionals help with investment, retirement, and estate planning
- Insurance planners protect against unexpected events
- Accountants offer in-depth knowledge of tax issues
- Attorneys provide advice on wills, trusts and estates, and probate services

### It pays to have a plan

- Be prepared for emergencies
- Insure for the unexpected
- Reduce debt
- Create a will and an estate plan
- Contribute the maximum to retirement plans
- Invest for the long term
- Seek expert advice

### Working with a financial professional can help you

- Evaluate your current situation
- Develop short- and long-term financial goals
- Create a financial plan
- Tailor your investments to match your risk tolerance and timeframe
- Stay on track with ongoing evaluations



# 90%

of women will have *sole responsibility* for their finances at some point in their lives.<sup>6</sup>

<sup>6</sup> "Closing the Great Divide: Gender Dynamics and Wealth Management," tdameritrade.com, 8/21/19.



## *A trusted* brand

John Hancock Investment Management is a premier asset manager with a heritage of financial stewardship dating back to 1862. Helping our shareholders pursue their financial goals is at the core of everything we do. It's why we support the role of professional financial advice and operate with the highest standards of conduct and integrity.

## *A better way* to invest

We serve investors globally through a unique multimanager approach: We search the world to find proven portfolio teams with specialized expertise for every strategy we offer, then we apply robust investment oversight to ensure they continue to meet our uncompromising standards and serve the best interests of our shareholders.

## *Results* for investors

Our unique approach to asset management enables us to provide a diverse set of investments backed by some of the world's best managers, along with strong risk-adjusted returns across asset classes.

"A trusted brand," is based on a survey of 6,651 respondents conducted by Medallia between 3/18/20 and 5/13/20.

 Investment Management

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