



Good <morning> <afternoon> <evening> everyone, and thank you for coming.

My name is <name>, and today's seminar is called "Women and Money: Taking Charge of Your Financial Future."

Together we'll take a look at some of the unique financial challenges women often face, and then some of the steps women can take to take charge of their financial future.

At the end of the presentation, I'll be glad to answer any questions you may have.

So let's get started.

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Charting a Financial Course

Today, it's critical that women know how to **Save, Invest,** and **Plan** for their future

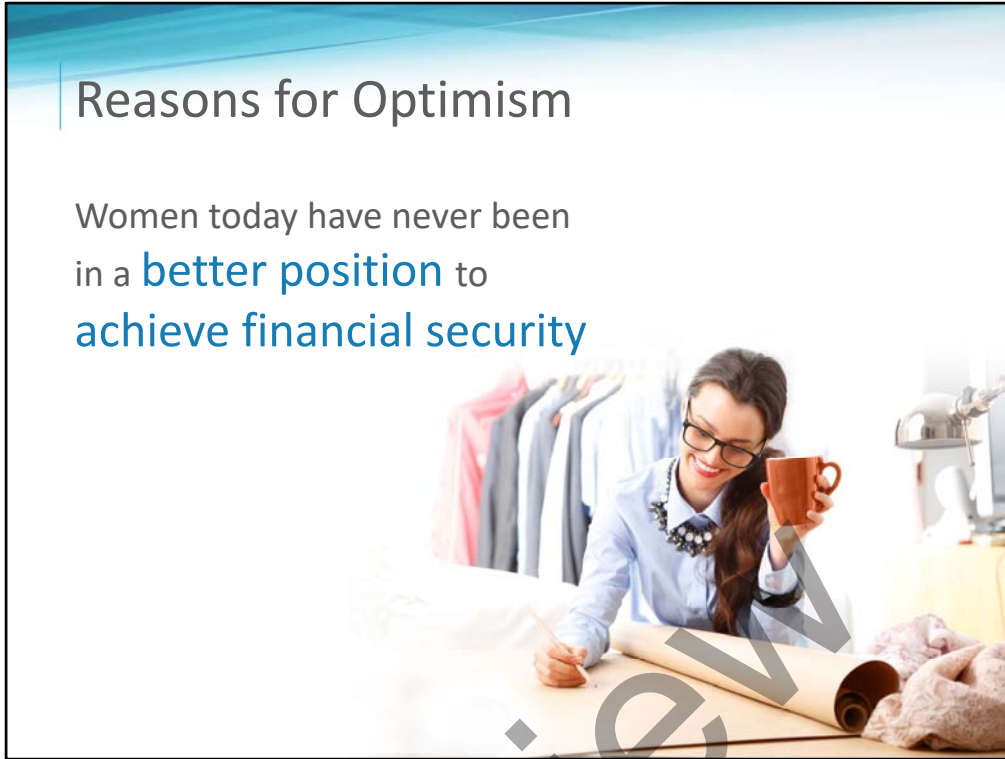


In the past, women may have taken a less active role in financial decision making, for a variety of reasons.

But today, with more women than ever responsible for their financial well-being – and the financial well-being of their families – it's critical that women know how to save, invest, and plan for their future.

Reasons for Optimism

Women today have never been in a **better position** to **achieve financial security**



The good news is that women today have never been in a better position to achieve financial security for themselves and their families.

Preview

Women's Economic Clout

- Women make up almost half the workforce
- Women account for more than half of all workers in management, professional, and related occupations
- Women own millions of businesses
- Women earn the majority of all bachelor's, master's, and doctoral degrees

Sources: U.S. Department of Labor, Women in the Labor Force: A Databook, November 2017; National Association of Women Business Owners, 2018; National Center for Education Statistics, 2017 Tables and Figures, Table 318.30



According to statistics, women make up almost half the workforce.

<CLICK> Women account for more than half of all workers in management, professional, and related occupations.

<CLICK> Women own millions of businesses.

<CLICK> And women earn the majority of all bachelor's, master's, and doctoral degrees.

The bottom line is that women's economic clout is significant, and going forward it will likely continue to grow.

Potential Financial Challenges

Women often face financial **challenges** that their male counterparts don't



But on the road to financial security, women often face unique challenges that their male counterparts don't.

What are some of these key differences?

Potential Financial Challenges

- Women have longer life expectancies
- Women generally earn less income and have less savings
- Women are more likely to interrupt careers to raise children or care for family members
- Women often invest too conservatively

Sources: NCHS Data Brief, Number 328, November 2018; U.S. Bureau of Labor Statistics, Women in the Labor Force: A Databook, November 2017; U.S. Department of Labor Blog, Women and Retirement Savings, March 2017



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Let's look at each of these challenges – and their consequences – in more detail.