

What Is Your Emerging Role As A Financially Empowered Woman?

Financial Dreamer

Intimidated by money and investing, you feel helpless and hope that someone else will help you take care of your financial problems. You usually defer all financial matters to your partner. You have the most to gain by consulting with a financial professional.

Financial Avoider

You feel overwhelmed by all the financial choices available to you. A lack of financial knowledge keeps you from taking the necessary steps to resolve your financial problems. You know you would benefit by seeking the help of a financial professional.

Financial Initiator

You're self-assured, empowered, and optimistic. You're quite clear about your financial goals, and typically know how to achieve them. You take the initiative to work with a financial professional for advice and guidance.

Financial Collaborator

When in a relationship, you're healthy, happy, and cooperative. You provide family financial comfort and stability. You and your partner share equally in financial decisions and actions.

Financial Analyzer

You have a good understanding of household finances, and take initiative in thoroughly researching investment opportunities and tracking financial results. You're a comparison shopper, an avid saver, and rarely purchase something you can't afford.

Knowing your particular behavior type will allow your financial professional to better understand you, and in turn, better understand your decisions and personal approach to planning for your financial future.

Lingering traditional values, lagging society response, differences between the genders, and life stages and events all serve as challenges to today's financially empowered woman. Have you considered and prepared for the possibilities?

Each financial persona is marked by a set of **UNIQUE ATTITUDES** regarding money.



Call TODAY to set your appointment with a financial professional.



Women, Money & Power Study

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Your Evolving Role In Society And The Economy

Your role in society, the economy, and at home has advanced to the point where an increasing amount of financial decision-making falls on your shoulders. Unlike your counterparts in past generations, today you find yourself in the middle of a societal and economic shift. Consider the following facts:

- The percentage of women in the workforce has increased significantly since 1950.
- Out of college graduates in 2010, 57% were women.
- Women are the sole or main breadwinners in nearly a third of U.S. households.

While You're Forging New Roles, Society Has Been Slow To Keep Pace With Your New Reality

For generations, women typically weren't educated on matters of investing and finance - at home or in school. Parents were reluctant to share family finances or spend time teaching their daughters to be financially independent. Instead of advising them to be knowledgeable and financially "well-prepared," parents encouraged their daughters to "marry well." And few school counselors encouraged young women to pursue careers in insurance and finance.



Today, women are breaking through the final barrier to gender equality - financial empowerment. Yet at times, many industries still fail to recognize women as distinct and valuable customers for financial products and services. Leaf through any of your favorite women's magazines. You'll notice an almost complete lack of articles on money and investing, or ads for insurance and financial products.

Tips For Preparing To Meet With Your Financial Professional

- **Review the five distinct roles financially empowered women are creating today, and note which one you most closely identify with.**
- **Write down your three biggest concerns regarding your financial future.**
- **If you're caring for aging parents or anticipate you may need to someday, consider involving them.**
- **If you're in a relationship and share finance and investing decisions, invite your partner along.**
- **Finally, ask your financial professional about any factors you may have overlooked that may be relevant and important to address.**

General findings from the study indicate that men and women view financial matters from radically different perspectives. Women are inclined to take a more holistic approach to planning their financial future. Men are more likely to make a quick decision based on "hot" tips. Women generally feel burdened with the worries that go along with increasing responsibilities that require greater financial decisions. Men tend to see themselves as more analytical and open to taking greater financial risks. And while women perceived arguments about money as issues of power and control, men are more likely to attribute them to lack of trust. Yet on the whole, financial professionals address the financial needs of women the same way they handle the needs of men.

As society moves from a model where - in relationships - men were the primary finance and investing decision-maker, to a new reality where decisions are made jointly, partners often struggle with emerging misunderstandings, miscommunications, and conflicts. It's no secret that money is the major cause of disharmony in relationships today.

Women say they're MORE CONFIDENT when they work with a financial professional.