



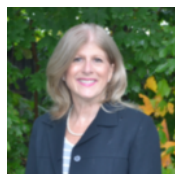
when beauty & brains aren't enough

Think About This...

A lot of married women fall into the habit of letting their partner handle financial matters¹. However, with a high divorce rate and the fact that women tend to live longer than men means they may find themselves managing it on their own at some point.

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Lacking a good understanding of your financial situation can put you at risk. The time to get involved in your financial future is now, not after your husband passes away or you get divorced. Consider these facts:

- Ninety percent of American women will become single during their adult lifetimes²
- The average age of widowhood is 55³
- One in four women are broke within two months of being widowed⁴
- Roughly 80% of widows living in poverty were not poor when their husbands were alive²
- One year after a divorce, a woman's standard of living falls by 30%, while a man's rises 10%³

You need to ensure that, in the unfortunate event your husband is no longer able to provide for the family, you are ready to step in. Naturally, the women best able to handle the finances when faced with unexpected singlehood are those who are already on top of the couple's financial dealings.

Are you prepared to carry on alone?

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Be Prepared to Carry On

The real possibility that you might outlive your spouse may have a huge impact on your retirement. You may see a small reduction in expenses if your spouse predeceases you, but the income you had been receiving when you were both living may be reduced drastically:

- Social Security benefits alone are often inadequate for the surviving spouse. You will receive the greater of your own or your spouse's monthly benefit, but not both. It's much less than what you got as a couple.
- If your spouse receives a pension and elected the larger lifetime benefit with no survivor income, that payment stops when your spouse dies. If a joint and survivor option was elected, the continuing income received is usually half of what it was when your spouse was alive.

In fact, when a woman outlives her husband, her income decreases by 50% on average, yet expenses only decrease by 20%⁵. It's crucial that when planning with your spouse, make sure you plan for the surviving spouse.

Protect Your Future

The good news is that couples who reported being jointly involved in financial decision-making were generally more prepared for the unexpected⁶. This doesn't mean that you need to be involved in every decision, but you do need to be aware of what's going on. The more involved you are the better.

Call Me Today

I encourage you, as a married woman, to think about yourself and your future. This means coordinating an equitable way of accumulating and titling assets, including all employer benefits. Stay-at-home wives and mothers should take advantage of tax-deferred vehicles like IRAs. I can work with you and your husband to make sure you're both prepared to meet unexpected challenges.



¹ http://www.tiaa-crefinstitute.org/ucm/groups/content/@ap_ucm_p_tcp_docs/documents/document/tiaa02029382.pdf

² Kerry Hannon, *Suddenly Single*, (New York: John Wiley & Sons, Inc. 2010)

³ "The Women's Guide to Money Matters" Morningstar Investment Research Center, 2011

⁴ Federal Interagency Forum on Aging Related Statistics, "Older Americans 2010: Key Indicators of Well-Being." March 2010

⁵ LIMRA Market Facts Quarterly, Fall 2010

⁶ http://personal.fidelity.com/myfidelity/InsideFidelity/NewsCenter/mediadocs/couples_research_exec_summary.pdf

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