



## make your hug last long after you let go

### Think About This...

Women mention that personal financial choices, such as putting their children first, are the biggest obstacle to planning for their own financial future<sup>1</sup>. Isn't it time to put you first? You'll all be better off for it.

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Women cite lack of time, complicated and confusing jargon and not understanding investments and compound interest as obstacles to planning for their financial future<sup>1</sup>. As a result, they tend to procrastinate, saying they will pay attention to their financial life sometime in the future<sup>2</sup>. The problem is, that time never arrives. As a mom, that can be devastating to your family's future.

### Nurture Their Future

No one needs to tell you that, as a mom, you are worth a lot to your children. But just to put it into perspective, consider that after all her various duties are added up:

- Stay-at-home moms put in 94.7 hours in a typical workweek, and it would cost \$112,962 a year to replace her<sup>3</sup>
- For working moms, the extra 57.9 hours a week of work they put in is worth \$66,979<sup>3</sup>

What if something were to happen to you? How can you make sure your family is taken care of? How can you make sure your children have all the opportunities that you've always dreamed for them? Planning for the unexpected can make sure your children are taken care of, even if you're not able to be there.



## Protect Your Future

A woman will often fund her child's education before her own retirement, thinking that she will plan for retirement after her children leave home. That may be too late. While both men and women are underfunded for retirement, women have saved considerably less than men<sup>3</sup>. If you haven't saved enough for retirement, you could be putting you and your family in financial jeopardy:

- Considering that women on average live longer than men—there's a real possibility that your retirement could last around 30 years
- More than 75% of women will become widows—when a woman outlives her husband, her income decreases by 50% on average, yet expenses only decrease by 20%<sup>4</sup>

You need to take hold of your financial future and start saving for retirement now. Just think of the confidence you will gain knowing you can afford retirement and won't become a burden to your loved ones.

## Call Me Today

I respect that you're busy and that your time is valuable, but it's important not to put these things off. I can work with you to put a plan in place that protects you and your family, in a way that is straightforward and fits your budget.



<sup>1</sup> [http://www.tiaa-crefinstitute.org/ucm/groups/content/@ap\\_ucm\\_p\\_tcp\\_docs/documents/document/tiaa02029382.pdf](http://www.tiaa-crefinstitute.org/ucm/groups/content/@ap_ucm_p_tcp_docs/documents/document/tiaa02029382.pdf)

<sup>2</sup> Prudential Financial, "Financial Experience and Behaviors Among Women," 2010

<sup>3</sup> [https://www.wellsfargo.com/press/2011/20110202\\_Retirement](https://www.wellsfargo.com/press/2011/20110202_Retirement)

<sup>4</sup> LIMRA Market Facts Quarterly, Fall 2010

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