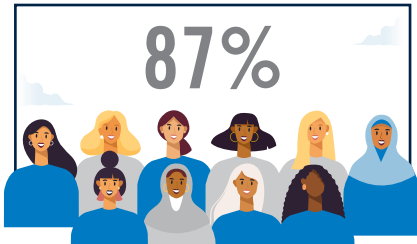


# Women and Retirement by the Numbers

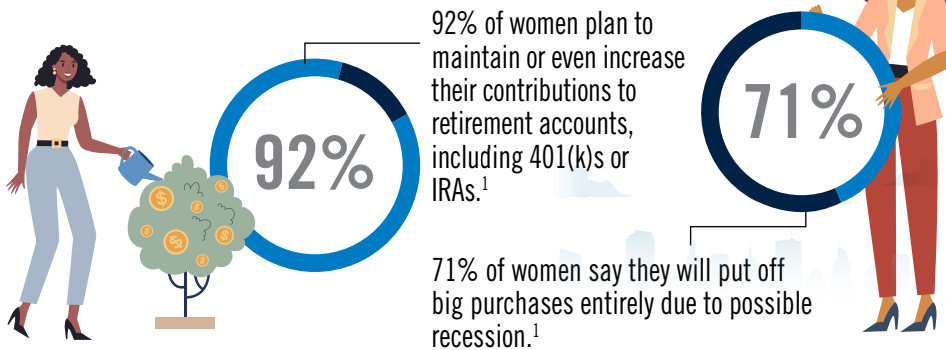
Did you know...



Women control one-third of total U.S. household financial assets, more than \$10T. Within the next 3 to 5 years, it is expected that women will control \$30T more.<sup>1</sup>

Nearly 9 out of 10 women do not expect their income to last their lifetime.<sup>1</sup>

**Is there a recession ahead? In these uncertain times, women are doubling down to secure their financial futures.....**



**80% of women** are more likely than men to be impoverished when they're 65 or older.<sup>2</sup>

**Only 54% of women** have money saved for retirement.<sup>2</sup>

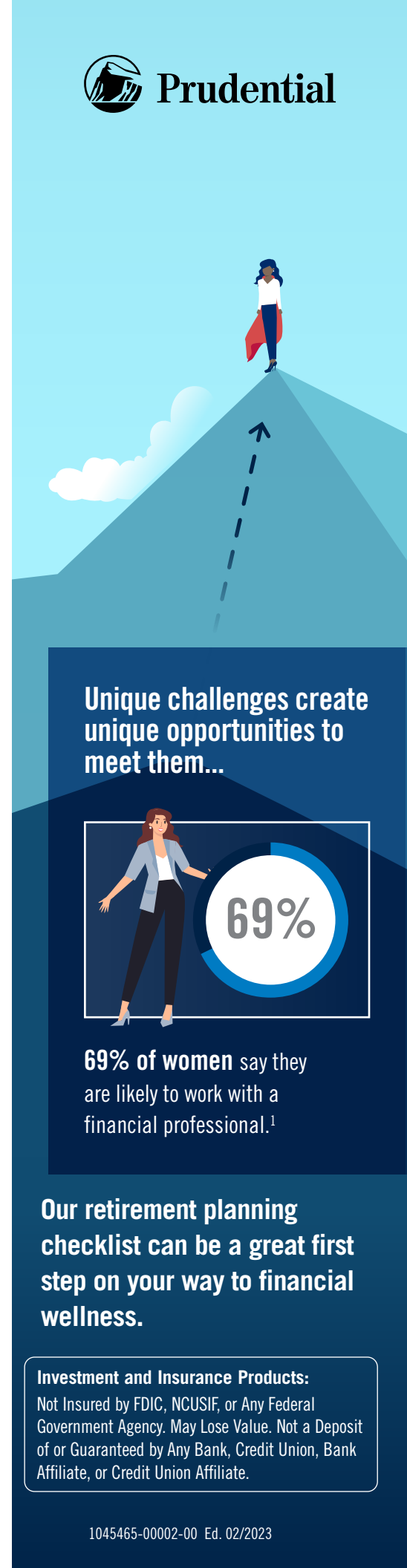
**Only 28% of women** do not have a financial plan.<sup>2</sup>

**Longer lifespan means longer retirement<sup>1</sup>...**

**44% of women** who work with a financial professional are significantly more likely to know the steps to make their money last into retirement.



Women outlive men by **5 – 6 years** on average.<sup>3</sup>



**Unique challenges create unique opportunities to meet them...**



**69% of women** say they are likely to work with a financial professional.<sup>1</sup>



**Our retirement planning checklist can be a great first step on your way to financial wellness.**

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# Planning for Retirement Where Do You Start?

## Have you...

- Had an open discussion with your family around money?
- Created a budget to help you meet your financial goals?
- Built an emergency fund in case you lose your job or have unexpected expenses?
- Contributed the maximum annually to your 401(k)?
- Explored how long your savings might have to last?
- Considered working longer to build a bigger nest egg?
- Thought about how to maximize your Social Security benefits?
- Planned a monthly retirement income budget and ways to secure it?
- Considered protected products to help meet your financial goals, like insurance or annuities?



**Your answers can help you begin a retirement planning conversation with your financial professional.**

<sup>1</sup> Alliance for Lifetime Income, [The State of Women 2022](#).

<sup>2</sup> Alliance for Lifetime Income, Women's Financial Wellness November 2021. [Alliance for Lifetime Income November 2021](#).

<sup>3</sup> United States life tables, 2017. [National Vital Statistics Reports; Volume 71, Number 1](#). Hyattsville, MD: National Center for Health Statistics, August 8, 2022.

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