



EQUITABLE

Strategies for women seeking a secure retirement

When it comes to planning for a safe and secure retirement, women face unique circumstances that make income planning so important.

Three insights for smart and responsible planning

1 | Your retirement success depends on understanding your unique challenges and strengths.

There are always two sides of the coin. **Financially fearless females** recognize both sides and **find strategies** for potential roadblocks.

The good news¹

Women control 1/3 of total U.S. household financial assets.

Women add \$5 trillion to the global wealth pool every year.

\$30 trillion is expected to transfer to U.S. women by 2030.

Women are responsible for \$31.8 trillion in consumer spending.

The bad news²

Women earn 82 cents for every dollar white males earn.

Women work 75% of the years that men work (29 vs. men's 38).

Only 54% of women have money saved for retirement (average \$115,412).

The **SixFs**
for women

Financially fearless females find strategies with the goal of being fully funded in retirement

Women also live longer than men and need to save more.



The state of women³

Taking control amid concerns about inflation, recessions and retirement savings that last.

51% of women are taking control of their finances, investments and retirement planning.

Nearly 3 in 5 women worry about money several times a month or more.

Less than half of women know how to make their money last in retirement.

Inflation risk is the top financial concern for nearly 3 in 4 women, but only 2 in 5 know how to protect themselves.

2

Understand what a safe and secure retirement means to you.

Keep potential healthcare costs on your radar.

Healthcare stats for women

70% of nursing home residents are women.

76% of residents in assisted living are women.

Women spend 50% more time in assisted living/nursing homes than men.

Women spend 30% more time receiving in-home care.

65% of Medicare recipients are women.

\$265,000

A 45-year-old woman who plans to retire at age 65 can expect to spend \$265,000 for out-of-pocket medical expenses in retirement.⁴



3

Your path to financial freedom should include smart, purposeful planning and lifetime income.

Why income planning is so important

Answers how the cost of your essential needs are covered in retirement

Considers funding of needs, wants and wishes

Matches your income sources to your projected budget

Addresses the risk of income shortfall

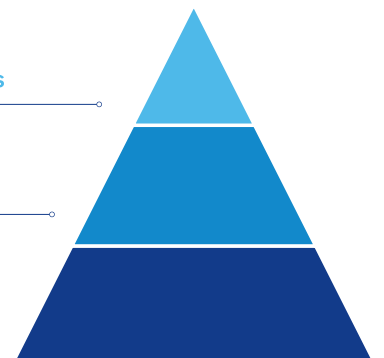
“It takes as much energy to wish as it does to plan.”

Eleanor Roosevelt

Wishes

Wants

Needs



Financially fearless females find strategies. Work with your financial professional on a retirement income strategy that suits your unique lifestyle.

View these resources:

- ✓ **Retirement income security evaluation (RISE) score**
- ✓ **Financial wellness score**
- ✓ **Income hierarchy worksheet**

Contact your financial professional or visit equitable.com.

Sources

- 1 State Street, U.S. Census Bureau, Prudential, Ellevest.
- 2 State Street, U.S. Census Bureau, Prudential, Ellevest.
- 3 State of Women Survey, Alliance for Lifetime Income/HerMoney, 2022.
- 4 Fidelity Investments.

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