



EARN IT. KEEP IT. GROW IT.

YOU HAVE CONCERNS — A sound estate plan can help you rest easier.

If you are like many of today's emerging, financially empowered women, you worry more about your estate and financial future and agonize over what you can do to remedy your concerns and anxieties.

As women, we have much to celebrate. We have made impressive social strides over the past few generations. We are more educated¹. We earn significantly higher incomes,² and have assumed more powerful roles in the workplace.³

Despite this tremendous progress, women continue to have concerns over their future. Some of life's events which shape these concerns are:

- **Women change jobs more frequently — or leave the workplace entirely at times.**
For a variety of reasons including, but not limited to, family obligations, women are likely to change jobs more frequently than their male counterparts. Also, many women may leave the workforce for one or more years to either have children of their own or to care for an ailing parent and return later — often to a lesser-paying job than the one they left. When they drop out of the workforce, they permanently reduce the number of years they pay into Social Security, thus affecting their ultimate payout.
- **Women give up their jobs to follow their husband's careers.** Women are most often the "trailing spouse" who give up a job and benefits when a family must move because a spouse has been relocated. Even if women then take work at a similar pay level as before, they've lost time accrued at the original company. This can have a major impact on 401(k) or other qualified plan growth, as in many companies employees must serve a "waiting period" prior to contributing to such plans.
- **Women live longer.**
The average American woman will outlive her male counterpart by seven (7) years. Even for married clients, this is an important difference — 75% of widows currently living in poverty were not poor when their husbands died.

Today's working woman also feels the pressure of caring for parents. More women than men are called upon to take care of their own or their husband's parents and many wind up dropping out of the workplace to care for them. This can also have an affect on a woman's own health.

CALL THE NIEW GROUP TO EASE YOUR FINANCIAL WORRIES!

¹ One-third more women graduated from college than men.

² The number of women earning over \$100,000 has quadrupled in the last decade.

³ The percentage of women in the workforce has doubled in the second half of the past century.