



Are you ready for your financial future?

A woman's finances may have to work harder and last longer because of unique challenges she may face.



Longer and more expensive retirement



Women have an average additional life expectancy of **20.6 years after age 65.**²



Nearly **2 in 10** women are projected to need long-term care for **more than 5 years.**³



Women have **32% lower** retirement account balances on average than men do.⁴



45% of women plan to work after they retire or don't plan to retire at all for financial reasons.⁵

Higher health-care expenses



Women have **39% higher health costs** on average than men in retirement.⁶



More than 70% of nursing home residents are female.⁷



Women over 65 have **2X the risk** of developing Alzheimer's disease than men.⁸

Additional demands on family finances



Women are **73% more likely** to leave the labor market due to caregiving needs than men.⁹



46% of women in two-income households are at risk of being **unable to maintain** their standard of living in retirement.¹⁰



A woman's household income **falls 41%** after divorce.¹¹



On average, women will survive their husbands **by 15 years.**¹²



32% of women over age 65 are widows.²

Get more flexibility for your future



We can help ensure you live life your way — now and in retirement. We offer you creative and flexible strategies to meet your specific needs and circumstances.

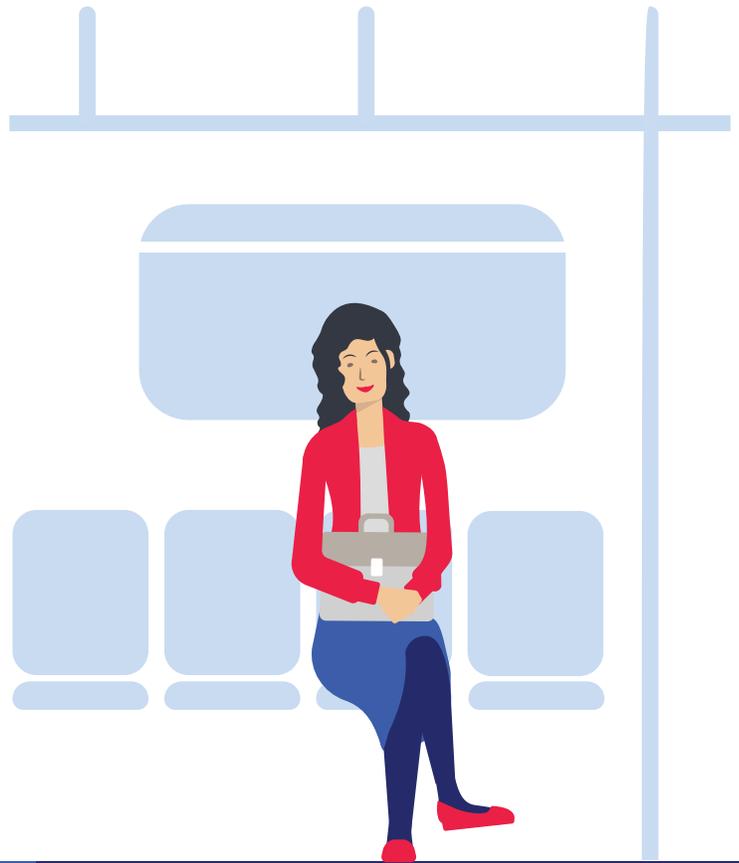
Life insurance can be an important part of your financial plan



Modern-day life insurance provides options to access cash while you're living. Access to these funds can be an important part of your overall financial plan and can be used for a variety of purposes. Additionally, these funds are tax-advantaged, making them even more critical for your retirement portfolio.

Who needs life insurance?

Whether or not you hold down a paying job, whether you're single, married, divorced, or widowed, every woman needs to protect her and her family's financial future. From paying for your own long-term care, to providing your spouse and children with financial support, to making sure you don't leave behind expenses that might otherwise be the responsibility of family members, life insurance is one more way you can help keep you and your loved ones secure.



For information on how life insurance can contribute to your long-term financial planning, contact your financial professional.

1. Merrill and Age Wave. Women & financial wellness: Beyond the bottom line; September 2019
2. The Administration for Community Living. 2018 Profile of Older Americans; April 2018
3. JP Morgan Asset Management. The Guide to Retirement: 2019 Edition
4. Prudential; Closing the Retirement Income Gap; March 2018
5. Transamerica Center for Retirement Studies. Select Findings from the 19th Annual Transamerica Retirement Survey of American Workers; November 2019
6. Pew Research Center. Globally, Women are younger than their male partners, more likely to age alone; January 2020
7. American Association for LTC Insurance; Long-Term Care – Important info for Women, 2019
8. Merrill and Age Wave. Women & financial wellness: Beyond the bottom line; September 2019
9. AARP. Women More Likely to Take Time Off From Work for Caregiving; May 2019
10. Prudential Insights; Planning for Retirement: Women in Two-Income Households and Retirement Risk; June 11, 2019
11. Ellevest. What Women Can Do About Divorce Inequality; November 2018
12. The Women's Institute for Financial Education; Why Women Need Retirement Planning More Than Men Do; Page accessed February 13, 2020.

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