



Behind the Quote: Women Investors

Sarah Mouser on Women's Investment Challenges

By Sarah Mouser

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Our Head of Financial Planning, Sarah Mouser, was recently featured in Financial Planning Magazine's comprehensive piece on serving women investors. Here, she shares additional insights for women navigating their financial futures.

When FinancialPlanning.com reached out to discuss the [McKinsey study showing women will control \\$34 trillion in assets by 2030](#), I wanted to address what really matters: how you can build financial confidence and security while facing unique challenges.

Understanding Your Longer Time Horizon

Women typically live 5-7 years longer than men, which changes everything about retirement planning. Those additional years merit careful consideration of several factors:

The Caregiver Reality: Many women become caregivers twice—first for aging parents, then for spouses. This can affect your career, your earnings, and when you can actually retire. At Verdence, we create multiple scenarios that account for potential career pivots, part-time transitions, or temporary breaks. Your plan should be flexible with your life rather than force you into rigid path.

Healthcare Costs in Your Later Years Healthcare expenses grow faster than inflation, and more years mean more exposure to these increasing costs. We use dynamic modeling that adjusts healthcare projections based on life stages. For example, your healthcare costs at 75 look very different from those at 85, and your plan should reflect that reality.

Your Questions Lead to Stronger Outcomes

When female clients ask detailed questions about market downturns, family protection, or assumption risks, they're strengthening their financial plans. These questions often uncover vulnerabilities that standard planning might miss:

- **What happens if the market drops 30% when I'm five years from retirement?**
- **How does this strategy protect my family if something happens to me?**
- **What are we assuming that might be wrong?**

Questions like these can lead to stronger strategies and more resilient plans for our clients.

Preparing for Wealth You'll Inherit or Manage

Within the next two decades, we'll see the largest intergenerational wealth transfer in history. Much of it will flow through women's hands as inheritors or surviving spouses making distribution decisions.

If you feel unprepared for this responsibility, you're not alone. One client recently told me, "I've been married 30 years, and I just learned what a Roth conversion is last month." This knowledge gap exists because women have been historically excluded from financial conversations or have not been encouraged to take an active role in family finances.

How to Take Control of Your Financial Future

Request a Seat at Every Meeting Consider attending planning meetings alongside your spouse. If your advisor doesn't encourage this, you might want to find one who does. Being equally informed can help you feel more confident about your financial future.

Learn at Your Own Pace Consider asking for focused 1:1 sessions on important topics like estate planning basics or understanding equity compensation. Diving deep into one area at a time often builds confidence faster than trying to absorb everything at once.

Ask for Clear Language Your advisor should explain concepts clearly. "Selling investments at a loss to reduce your tax bill" makes more sense than "optimizing tax-loss harvesting strategies." If you don't understand something, continue asking questions until you do.

What This Means for Your Planning

Start Now, Wherever You Are Whether you're 35 or 65, single or married, building wealth or preserving it, you can benefit from a financial plan that addresses your specific challenges and goals.

Account for Your Full Life Your financial plan should consider career flexibility, caregiving responsibilities, healthcare needs, and longevity. Cookie-cutter approaches may miss crucial elements of your financial life.

Build Your Financial Confidence Knowledge reduces uncertainty. The more you understand about your finances, the more confident you typically become in making decisions that affect your future.

Taking Action

The McKinsey study reveals an important fact: women are becoming the dominant force in wealth management. But statistics don't matter if you don't feel confident about your own financial future.

Start by asking questions. Challenge assumptions. Request clarity. Your financial security benefits from your active participation rather than passive acceptance of what others decide for you.

At Verdence, we structure our planning process around helping you understand, participate in, and feel confident about your financial decisions. Because when you truly understand your financial plan, you can face challenges and your financial future with greater confidence.

FAQs

Q: How does longevity planning differ for women versus men?

A: Women's longer life expectancy—typically 5-7 years more than men—requires planning for additional years of expenses, healthcare costs, and potential market volatility. This often means considering more conservative withdrawal rates, planning for higher healthcare expenses in later years, and accounting for the possibility of managing finances solo for an extended period.

Q: What should I do if my spouse handles all our investments?

A: Start by asking to attend the next meeting with your financial advisor. Ask for a summary of your current accounts, investments, and overall strategy. Many advisors offer "getting up to speed" sessions designed to help both partners understand their financial picture. Small steps toward involvement can build confidence over time.

Q: How can I prepare for inheriting wealth from my parents or spouse?

A: Consider having conversations about their wishes and estate plans while you can. Familiarize yourself with basics like types of accounts, tax implications of inherited assets, and estate documents. Meeting with your own advisor before you inherit can help you understand your options and develop a plan for managing these assets. If you do not yet have an advisor, Verdence can help! We're happy to conduct an assessment and offer suggestions.

Q: I'm worried about outliving my money. How do I address this fear?

A: This concern is common and valid. Work with your advisor to stress-test your plan against various scenarios including longevity, market downturns, and healthcare costs. Understanding your income sources, withdrawal strategies, and contingency plans can help replace anxiety with clarity about your financial resilience.

Q: What if I need to stop working to care for aging parents?

A: Caregiving responsibilities can significantly impact financial plans. Discuss potential scenarios with your advisor, including reduced income periods, part-time work transitions, or career breaks. Planning might include building larger emergency reserves, understanding insurance options, or exploring flexible withdrawal strategies.

Q: Should women invest differently than men?

A: Investment strategies should align with individual goals, time horizons, and risk tolerance rather than gender. However, factors like longer life expectancy, potential career interruptions, and caregiving responsibilities may influence the appropriate strategy for your situation.

Q: How do I find an advisor who understands women's financial challenges?

A: Look for advisors who ask about your complete life picture—not just your assets. They should encourage your participation in meetings, explain concepts clearly, and address issues like longevity planning, healthcare costs, and potential caregiving responsibilities. Ask specifically how they help women clients prepare for these challenges.

Q: What financial documents should I understand and have access to?

A: Key documents include account statements, tax returns, insurance policies, estate planning documents (wills, trusts, powers of attorney), beneficiary designations, and any debt obligations. Keep copies in a secure location and know how to access online accounts.

Q: I'm recently divorced/widowed. What financial steps should I prioritize?

A: Focus first on understanding your current financial position—assets, income, and expenses. Update beneficiaries on all accounts and insurance policies. Review and potentially revise your estate plan. Consider working with an advisor who has experience helping women through major life transitions.

Q: How much should I factor in for healthcare costs in retirement?

A: Healthcare costs vary significantly based on health status, location, and coverage choices. Many planners suggest budgeting for healthcare expenses to increase faster than general inflation. Your advisor can help model different scenarios based on your specific situation and health history.

Q: Is it too late to start taking control of my finances at 60?

A: It's not too late to become financially informed at any age. Many women take charge of their finances later in life due to divorce, widowhood, or simply wanting more involvement. Focus on understanding what you have, what you need, and what steps will help you feel more secure.

Q: How can I balance saving for retirement with helping adult children?

A: This balance requires careful consideration of your own financial security first. Work with your advisor to determine what support you can provide without jeopardizing your retirement. Clear communication with children about your capacity to help can prevent misunderstandings and protect your financial future.

Sarah Mouser leads Financial Planning at Verdence Capital Advisors, where she oversees comprehensive wealth planning strategies for ultra-high-net-worth families.

Ready to take control of your financial future? [We invite you to connect our team to start a conversation.](#)



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