



HER RETIREMENT,

HER
RULES

A WOMAN'S GUIDE TO A
CONFIDENT RETIREMENT





YOUR FUTURE IS WAITING

For years, you've managed it all. You've built a career, cared for family and juggled countless responsibilities. However, when caring for others, it's easy to push your own retirement goals to a distant "someday."

For women, that "someday" should be today.

It's no secret that women face unique challenges on their road to a confident retirement. A persistent pay gap, time away from the workforce for caregiving and a longer life expectancy mean your retirement strategy requires a different approach.

Here's another not-so-secret fact: Waiting for the "perfect" moment to start working on your financial future is the biggest risk of all.

Whether you are single, married, divorced or widowed; whether you are an executive, a business owner or returning to the workforce, your journey is unique. And your financial future is too important to leave to chance.

Your future is waiting. The time to build it is now.

RETIREMENT REALITIES

Why Women Should Have a Different Strategy

LET'S BE HONEST:

When it comes to retirement, the playing field is not level. Women face several factors that can make it more challenging for them to accumulate sufficient retirement wealth compared to men.



THE SINGLE WOMAN

May need to plan for retirement without the support of a second income.



THE BUSINESS OWNER

May be looking to balance reinvesting in her business with extracting profit for personal use.



THE STAY-AT-HOME MOM

Faces the challenge of addressing retirement needs or financial independence while relying on a partner's income.

THE GOOD NEWS:

By identifying these hurdles, we can navigate around them.

DIVERSE PERSPECTIVES:

One Size Does NOT Fit All

Retirement challenges aren't uniform.



THE GREY DIVORCEE

Is often trying to navigate rebuilding financial stability and retirement strategies after a later-in-life separation.

THE FOREIGN-BORN WOMAN

May face barriers such as limited access to financial tools, lack of family support or navigating unfamiliar tax and legal systems.

THE LGBTQ+ WOMAN

May face unique hurdles related to legacy strategies or gaps in legal protections, depending on local laws and family structures.

Regardless of your background, typically the goal is the same: **financial sovereignty**.



THE TRIPLE THREAT

Pay Gaps, Caregiving and Longevity

Three primary factors create a “perfect storm” for women’s retirements. Understanding them is the first step to helping to neutralize them.

THE LONG SHADOW OF THE GENDER PAY GAP

Yes, it still exists. Today, women who work full-time still earn only 81 cents for every dollar a man earns. It may not seem like much, but over time it adds up to quite a bit of lost savings (around \$542,800 over a 40-year career!). And for women of color? The loss is even higher — over \$1 million.¹

The gender pay gap isn’t just about your current paycheck; it has a compounding effect on your future wealth. Earning less means:

- **Reduced Social Security:** Benefits are calculated on your highest 35 years of earnings.²
- **Smaller Pensions:** Payouts are often a percentage of final salary.
- **Less Capital To Compound:** Lower disposable income means less money growing in 401(k)s and IRAs.

Consider: If you earn 19% less than your male peers throughout your career, how much more would you need to save percentagewise today to bridge the gap? ³



THE CAREGIVING PENALTY

Women are significantly more likely to pause careers to care for children or aging parents.⁴ This “time out” can create a quadruple financial hit:

- 1 Lost Income:** The immediate loss of salary.
- 2 Lost Growth:** The halt of contributions to retirement accounts and the loss of potential employer matching funds.
- 3 Reduced Future Earnings:** Reentering the workforce often means accepting a lower salary or a role with less seniority, further perpetuating the pay gap.
- 4 Reduced Social Security:** If you have fewer than 35 years of work history, those missing years are entered as “zeros” in the calculation, dragging down your average.⁵

THE LONGEVITY PARADOX

Women generally live longer than men and are therefore more likely to be single in their final years.⁶ While longevity is a gift, it is also a financial risk multiplier:

- **Higher Health Care Costs:** Women generally spend more on health care in retirement than men — \$171,000 for women vs. \$98,000 for men as of 2025.⁷
- **Inflation Risk:** The longer you live, the more time inflation has to erode the purchasing power of your savings.

Consider: Does your current retirement strategy account for living to age 95 or 100? If you outlive your savings by ten years, do you have a contingency plan?



NAVIGATING LIFE TRANSITIONS

Life rarely moves in a straight line. Major transitions can derail even the best-laid plans if you aren't prepared.

THE RISING TIDE OF 'GREY DIVORCE'

Divorce rates for couples over the age of 50 have roughly doubled since the 1990s, a phenomenon known as “grey divorce.”⁸ While divorce is financially difficult at any age, it can be devastating near retirement.

- **The Challenge:** Household income often drops but expenses (housing, utilities) do not.⁹
- **The Action:** Ensure you understand your rights to spousal benefits and separate property before the decree is signed.



THE 'SANDWICH GENERATION' SQUEEZE

Many women find themselves in the “sandwich generation,” simultaneously supporting adult children and aging parents. The emotional desire to help loved ones is powerful, but the financial cost is often borne directly by the woman's retirement fund.

Consider: Are you prioritizing your children's current financial needs over your own future independence? Remember, your children can borrow for a house or education. **You cannot borrow for retirement.**



THE CONFIDENCE GAP: OVERCOMING THE FEAR FACTOR

Financial anxiety is often the biggest barrier between knowing what to do and actually doing it. This “confidence gap” often stems from:

- Societal norms casting men as financial decision-makers (whether it's true or not)
- Limited financial education or encouragement early on
- Fear of making irreversible mistakes

Bridging the Gap: Acknowledge the fear, then channel that nervous energy into small, manageable actions. Building resilience is just as important as building your savings. You don't need to know everything overnight; you just need to start.

FIVE TIPS TO CRUSH FINANCIAL FEAR

①

EDUCATE YOURSELF:

Dedicate just 15 minutes a week to a financial podcast or book. Knowledge shrinks intimidation.

②

NAME YOUR FEARS:

Write down specific worries (e.g., “running out of money”). Once on paper, they become problems to solve rather than abstract monsters.

③

TUNE OUT THE NOISE:

Your retirement is a decades-long strategy. Ignore the 24-hour news cycle that thrives on panic.

④

AUTOMATE EVERYTHING:

Set up automatic transfers to your savings account. It removes the need for willpower.

⑤

CHOOSE THE RIGHT PARTNER:

A financial partner that is. When working with a financial professional, be sure you feel respected, listened to and comfortable asking questions.

Consider: What could you achieve if you permitted yourself to learn as you go, rather than waiting until you feel 100% confident?

RESILIENCE BUILDER CHECKLIST

- I have an emergency fund of 3-6 months' expenses.
- I know my net worth (assets - liabilities).
- I have reviewed my beneficiaries this year.
- I have a “worry document” where I list my financial fears.
- I am building a financial support network of peers, mentors or financial groups for advice and encouragement.
- I'm working with a financial professional who respects and understands my unique needs and challenges.



FROM OVERWHELMED TO EMPOWERED

The Ways A Financial Professional Can Help Transform Your Retirement Strategy

While the “do-it-yourself” approach to retirement preparation is possible, the stakes are high, and the margin for error is slim. A financial professional acts as your strategic partner, providing three important layers of support:

1 PERSONALIZED STRATEGY

Retirement is not the time for one-size-fits-all solutions. A financial professional tailors strategies for your reality — such as career breaks, catch-up contributions and spousal protection.

2 TECHNICAL KNOWLEDGE

Retirement preparation goes beyond saving: it's about spending smartly. That starts with finding a financial professional who can help you make decisions about:

- **Tax-Efficient Income:** Structuring your retirement income to help minimize tax burdens and maximize what you keep.
- **Social Security Optimization:** Helping you understand your benefits and the long-term impact of your claiming decisions.
- **Leaving a Legacy:** Crafting a legacy that helps ensure your loved ones benefit in the most tax-efficient way possible.

3 EMOTIONAL GUARDRAILS

Money is deeply personal, and emotions can run high during life's transitions — whether it's divorce, widowhood or other significant changes. A financial professional acts as an objective coach, helping you stay focused on your long-term goals and avoid impulsive decisions that could derail your long-term strategy.

THE “CHEMISTRY” CHECK

Not all financial professionals are created equal, and finding one who understands your unique perspective is important. Beyond credentials, pay attention to the communication style.

- **Do they listen more than they talk?** A true professional asks about your life goals, fears and values before discussing products or proposing strategies.
- **Do they speak to you or your partner?** If you attend a meeting with a spouse and the financial professional only makes eye contact with your spouse, that can be a red flag.
- **Do they respect your risk tolerance?** They should challenge you to grow but never pressure you into a strategy that keeps you up at night.

YOUR NEXT STEPS

A retirement strategy is not just about numbers on a spreadsheet or the balance in your account. At its core, it's about the freedom to:

- Live life on your terms
- Support the people and causes you love
- Face the future with excitement rather than apprehension

Your future is not entirely written by economic factors or by statistics; it's written by the choices you make today.

READY TO TAKE THE REINS?

Don't let the momentum you have built by reading this guide fade. Action can be the antidote to anxiety.

- **Schedule a Strategy Session:** A 15- or 30-minute conversation can provide more clarity than hours of worrying.
- **Complete Our “Resilience Builder Checklist”:** See exactly where you stand.
- **Commit to One Action:** Schedule a meeting with a financial professional or take time this week to educate yourself on a key financial topic from this guide.

You have the power. Your future is waiting.

^{1,2,3} AAUW. March 3, 2026. “The Not So Simple Truth About the Gender Pay Gap: 2026 Update.” https://www.aauw.org/app/uploads/2026/03/The_Simple_Truth_Gender_Pay_Gap_2026.pdf. Accessed March 12, 2026.

⁴ Kristen Parisi. HR BREW. Feb. 3, 2026. “40% of women are leaving the workforce over lack of caregiver support.” <https://www.hr-brew.com/stories/2026/02/03/42-of-women-are-leaving-the-workforce-over-lack-of-caregiver-support>. Accessed March 25, 2026.

⁵ SSA. “Benefits Planner: Retirement.” <https://www.ssa.gov/benefits/retirement/planner/stopwork.html>. Accessed March 12, 2026.

⁶ Allison Aubrey. NPR. Oct. 6, 2025. “Why do women live longer than men? A study offers clues to close the gap.” <https://www.npr.org/2025/10/06/nx-s1-5558184/women-men-longevity-health-life-span>. Accessed March 25, 2026.

⁷ Harry Margolis. Center for Retirement Research. March 5, 2026. “How Much Will Your Long-Term Care Needs Cost? It Depends on How Average You Are.” <https://crr.bc.edu/how-much-will-your-long-term-care-needs-cost-it-depends-on-how-average-you-are/>. Accessed March 12, 2026.

^{8,9} Jake Hays. Pew Research Center. Oct. 16, 2025. “8 facts about divorce in the United States.” <https://www.pewresearch.org/short-reads/2025/10/16/8-facts-about-divorce-in-the-united-states/>. Accessed March 12, 2026.



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