

PLANNING WITH INTENTION

5 questions women should ask about wealth

You've worked hard, navigated transitions and built a life on your terms. These five questions are your invitation to make sure your wealth is working just as hard—and just as intentionally—as you are.

4.9 yrs

Longer average life expectancy for women vs. men—meaning assets must stretch further

CDC National Center for Health Statistics, 2024

3–6 mo

A general guideline of emergency fund target to cover unexpected expenses in a liquid account

3–5 yrs

Short-term living expenses are often held in stable assets to avoid selling during market downturns

The 5 key questions

1 Am I growing my wealth or just protecting it?

Being too conservative can be just as costly as being too aggressive. A layered strategy—emergency fund for security, short-term account for stability, growth portfolio for the long haul—can help balance both goals.

Women have a **higher risk of poverty later in life**, often tied to lower lifetime earnings and career gaps.

Institute for Women's Policy Research, 2024

[Emergency fund](#) | [Short-term stability](#) | [Growth portfolio](#)

2 How exposed am I to risk I'm not being paid for?

Gaps in insurance coverage, high-interest debt and unchecked tax drag can quietly erode your wealth over time. A thorough risk assessment helps surface what's hidden and what needs attention.

Women are estimated to **need 10% more than men** for healthcare costs in retirement—a gap that generally requires proactive planning.

Fidelity Retiree Health Care Cost Estimate, 2022

[Investment risk](#) | [Insurance gaps](#) | [Tax exposure](#)

3 What happens to my plan if my life changes?

Marriage, divorce, career shifts or the loss of a loved one can reshape your financial picture quickly. Stress-testing your plan against real-life scenarios builds the resilience to adapt without a crisis.

Women's household income can **decline by about 40% following divorce**, underscoring the importance of a plan that can adapt to life's major transitions.

Legal & General, The Divorce Gap Report, 2024

[Annual reviews](#) | [Stress testing](#) | [Life event check-ins](#)

4 Is my wealth aligned with my values and priorities?

Your money should reflect what matters most—your family, your causes, your legacy. Clarifying your values may help turn financial decisions from stressful choices into purposeful ones.

Many women say that it's important for their investing decisions to reflect **personal values and impact** yet may not have a clear strategy that can put those priorities into action.

UBS Women and Investing Insight, 2022

[Legacy planning](#) | [Charitable giving](#) | [Values-led discussion](#)

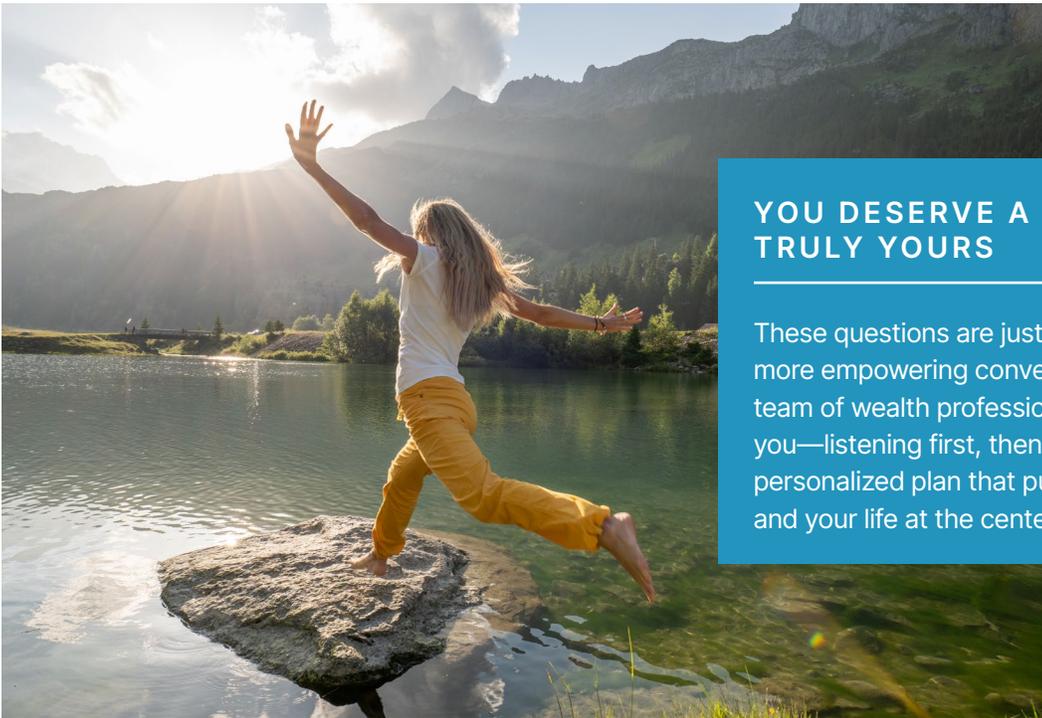
5 Do I have a strategy or just accounts?

Separate accounts without a unifying strategy create blind spots. A holistic plan coordinates asset allocation, tax-efficient placement and investment decisions across your entire financial picture.

Only **1 in 3 women has a formal, written financial plan**—leaving the majority without a cohesive strategy to guide their long-term decisions.

Northwestern Mutual Planning & Progress Study, 2023

[Holistic strategy](#) | [Asset allocation](#) | [Asset location](#)



YOU DESERVE A PLAN THAT'S TRULY YOURS

These questions are just the beginning of a bigger, more empowering conversation. Mariner's in-house team of wealth professionals is here to partner with you—listening first, then building a comprehensive, personalized plan that puts your values, your goals and your life at the center.

For more information visit: mariner.com

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