

WOMEN, MONEY, AND POWER® FINANCIAL STRATEGIES: TAKE CONTROL OF YOUR FINANCIAL FUTURE



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Women, Money, and Power[®] Financial Strategies

Take control of your financial future

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of North America



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Allianz Women, Money and Power® Financial Strategies

Generally, women have an increase in
financial responsibility
but are still feeling somewhat
financially insecure

Allianz Women, Money and Power[®] Financial Strategies **Discovery Journal**

Note any insights
***ideas, questions, or
even concerns***



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FINANCIAL STRATEGIES**

Discovery Journal

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Agenda

- 01** Why you need a financial strategy
- 02** Understanding who you are financially
- 03** Getting started on financial strategies

01

Why you need a financial strategy



Why a financial strategy?

Life changing events

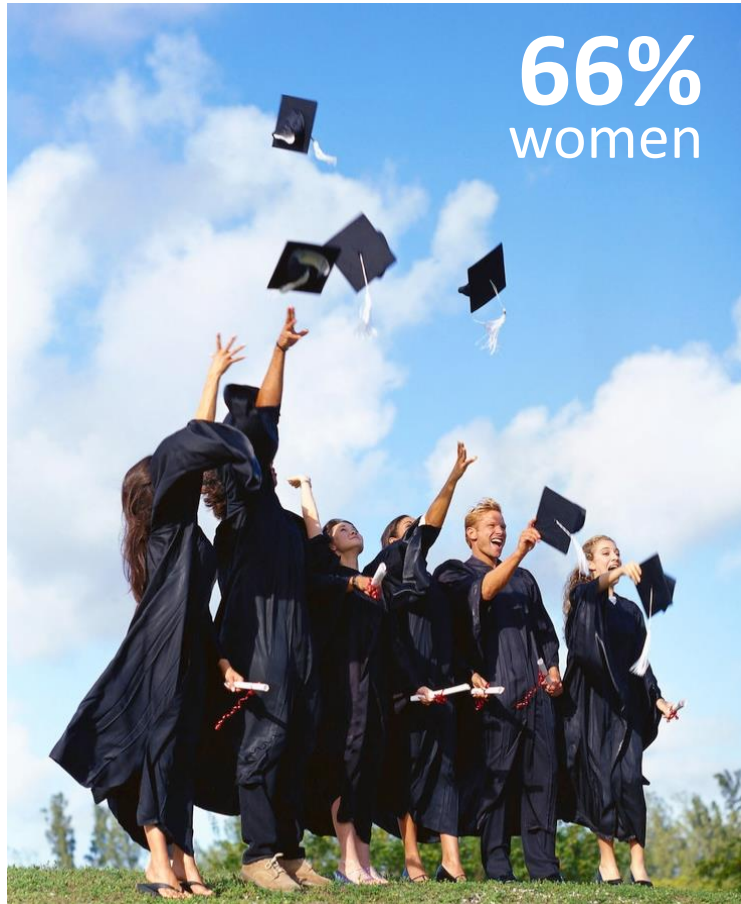
Evolving
roles

**SANDWICH
GENERATION**

**INCREASED
RESPONSIBILITIES**

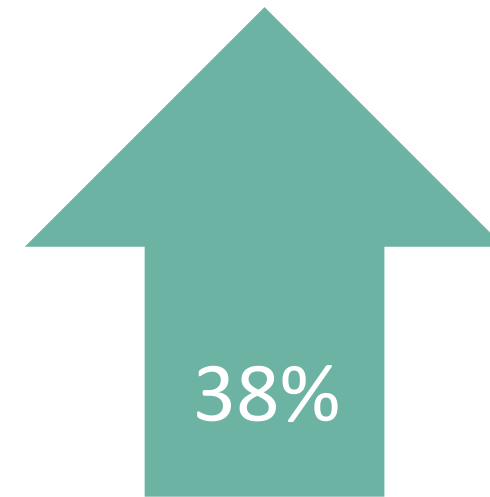
Feelings of financial insecurity

Evolving roles



66%
women

College graduates in 2019



Earnings since 1979
women with college degrees

Evolving roles

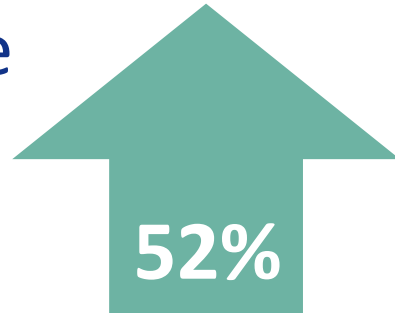
Sole or main breadwinner
34% of U.S. households

The Allianz Women, Money and Power Study®, 2021.

**Women in the
workforce**

30%

1950



52%

2020

United States Department of Labor, Women's Bureau, Women in the Labor Force, 2020.



**SOCIETY AND
THE ECONOMY**

Increased responsibility

41%

Consider themselves
Chief Financial Officer
of their household

46%

Believe they are
more financially savvy
than their spouse or partner



The Allianz® Women, Money and Power® financial strategies study, 2021.



Generally, women have

**longer life
expectancies**

making chances good they will be

***solely responsible
for their finances***

at some point in their lives



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DISCOVERY JOURNAL ONE

How do you feel about
your financial future?



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Financially insecure



32%

of women report
***running out of
money in retirement***

as the top worry that
keeps them up at night

The Allianz® Women, Money and Power® financial strategies study, 2021.

Traditional versus today

Lingering values

Traditional years

Well prepared vs married well

Weren't typically educated on investing and finances

Not encouraged to seek careers in insurance or finance

TODAY

Most valuable advice to pass to their daughters and granddaughters

79% Start planning early

72% Be self-reliant

72% Have a financial plan

The Allianz® Women, Money and Power® financial strategies study, 2021.

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DISCOVERY JOURNAL TWO

What money messages have you learned from childhood?



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Life events

Each **stage of life** can bring events that can:

- **Reshape** your financial needs and concerns
- **Impact** your ability to plan for and achieve long-term goals

Financial needs

Career

Family

Home

Business

Starting
over

Retirement

Life events

CAREER

Make sure you are covered financially for unexpected expenditures

Starting your profession

Changing jobs

Go back to school or college

Move up the career ladder

FAMILY

Changes in family status equal changes in financial security needs

Getting married

Moving in with your partner

Having your first child

Sending children to college

Caring for an aging parent

Life events

CAREER

Make sure you are covered financially for unexpected expenditures

Starting your profession

Changing jobs

Go back to school or college

Move up the career ladder

FAMILY

Changes in family status equal changes in financial security needs

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Caring for an aging parent

HOME

Appropriate financial strategies to help purchase and protect items of value

Renting your first apartment

Buying a house

Downsizing to a condominium

BUSINESS

Financial security forms the basis for business success

Becoming self-employed

Starting a business

Taking on more responsibility

Life events

STARTING OVER

Challenges you didn't plan for or unexpected financial changes

Divorce

Widowhood

Empty nest

RETIREMENT

The decisions made now impact your financial future

Maintaining standard of living

Social Security enough?

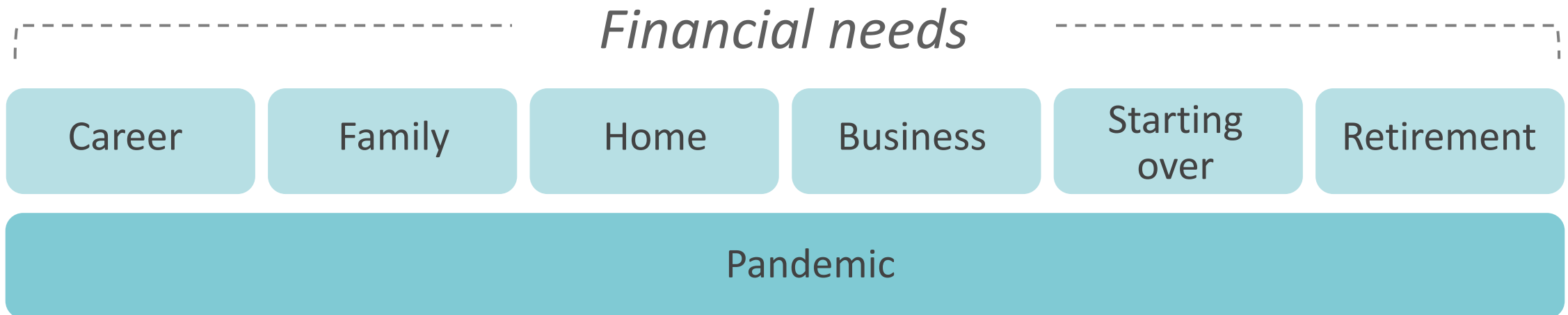
Increasing health care costs

Market volatility

Life events

Each **stage of life** can bring events that can:

- **Reshape** your financial needs and concerns
- **Impact** your ability to plan for and achieve long-term goals



The pandemic

51%

Paying a lot more attention to saving and spending

50%

Feeling more stressed in general

42%

Cut back on spending

42%

Can't think about retirement saving now – trying to take care of day-to-day expenses

The pandemic and generational responses

I feel a lot more **knowledgeable** about how to manage my money than I did before the pandemic



39%

MILLENNIAL

27%

GENERATION X

29%

BOOMER

Life events

The “Sandwich Generation”

Caregiver to aging parents

women

Raising children at home

The Sandwich Generation



Set financial goals

Re-evaluate frequently

Manage your debt

Create a retirement strategy

Save for children's college early on

The Sandwich Generation

Legacy planning with parents

- Passing on life lessons and values
- Distribution of personal possessions
- Distribution of financial assets
- Final wishes and directives



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DISCOVERY JOURNAL THREE

What life events are you currently experiencing?

BE PROACTIVE



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Knowledge is power

The experience and training of a financial professional can be invaluable.

Of women working with financial professional:

87% Earn better return on my money

89% Feel confident and prepared for financial future

82% Able to set financial goals and determine a way to achieve them



91% would recommend working with a financial professional to other women

02

Understanding who you are financially



Five Women, Money, and Power[®] financial personalities



**Financial
Initiator**



**Financial
Analyzer**



**Financial
Collaborator**



**Financial
Avoider**



**Financial
Dreamer**

Women, Money, and Power[®] Financial Initiator



Financial Initiator

You may be a **Financial Initiator** if you:

- Are self-assured, empowered, and optimistic
- Are clear about your financial goals and how to achieve them
- Take the initiative to work with a financial professional for information and guidance

Women, Money, and Power[®] Financial Analyzer



Financial Analyzer

You may be a **Financial Analyzer** if you:

- Have a good understanding of household finances
- Thoroughly research investment opportunities
- Are a comparison shopper and an avid saver
- Have worked with a financial professional in the past

Women, Money, and Power® Financial Collaborator



Financial Collaborator

You may be a **Financial Collaborator** if you:

- Are in a relationship, you're healthy, and cooperative
- Provide family financial support and stability
- Share equally in financial decisions with your partner

Women, Money, and Power® Financial Avoider



Financial Avoider

You may be a **Financial Avoider** if you:

- Are overwhelmed by all the financial choices available
- Avoid taking steps to resolve financial problems due to lack of financial knowledge
- Know you would benefit from seeking the help of a financial professional
- Have trouble taking that first step

Women, Money, and Power® Financial Dreamer



Financial Dreamer

You may be a **Financial Dreamer** if you:

- Are intimidated by money and investing
- Feel helpless; hope someone will take care of your financial problems
- Defer all financial matters to your partner

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DISCOVERY JOURNAL FOUR

Which of the
personalities do you
identify with?



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Why identify?



**Financial
Initiator**



**Financial
Analyzer**



**Financial
Collaborator**



**Financial
Avoider**



**Financial
Dreamer**

Women, Money, and Power[®] Financial Personality worksheet

Allianz Women,
Money, and Power[®]
financial strategies

Know your Women, Money, and Power[®] financial personality

Better planning starts with better knowledge of you

This questionnaire was designed to help you identify your financial personality. Understanding your particular needs also will allow your financial professional to better understand you, and in turn, better understand your decision-making process and personal approach to planning for your financial future. Please take your time and carefully answer each of the following eight questions.

Using the following scale how much do you agree or disagree with the following statements?

Strongly agree 5 points	Somewhat agree 4 points	Neutral 3 points	Somewhat disagree 2 points	Strongly disagree 1 point	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I am confident when it comes to managing money and investing.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I have adequately planned for retirement savings/security.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I am educated when it comes to managing money and investing.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I have sufficient knowledge about money and investing, and I am very involved in the management of my long-term savings and investments.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I am clear about my financial goals and my plans to achieve them.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
I feel I am highly responsible and take initiative when it comes to money and investing.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
It is very important to me that I always have a complete understanding of my household financial situation.					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POINTS
When in a relationship, I like to collaborate with my partner in financial decisions.					
					TOTAL POINTS

Total points	8-13	14-19	20-26	27-34	35-40
Financial personality	Financial DREAMER	Financial AVOIDER	Financial COLLABORATOR	Financial ANALYZER	Financial INITIATOR

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03

Getting started on a financial strategy



Identify most significant
financial goals

STEP 1

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DISCOVERY JOURNAL FIVE

What are your
three most important
financial goals?



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What are your
three biggest
financial concerns?



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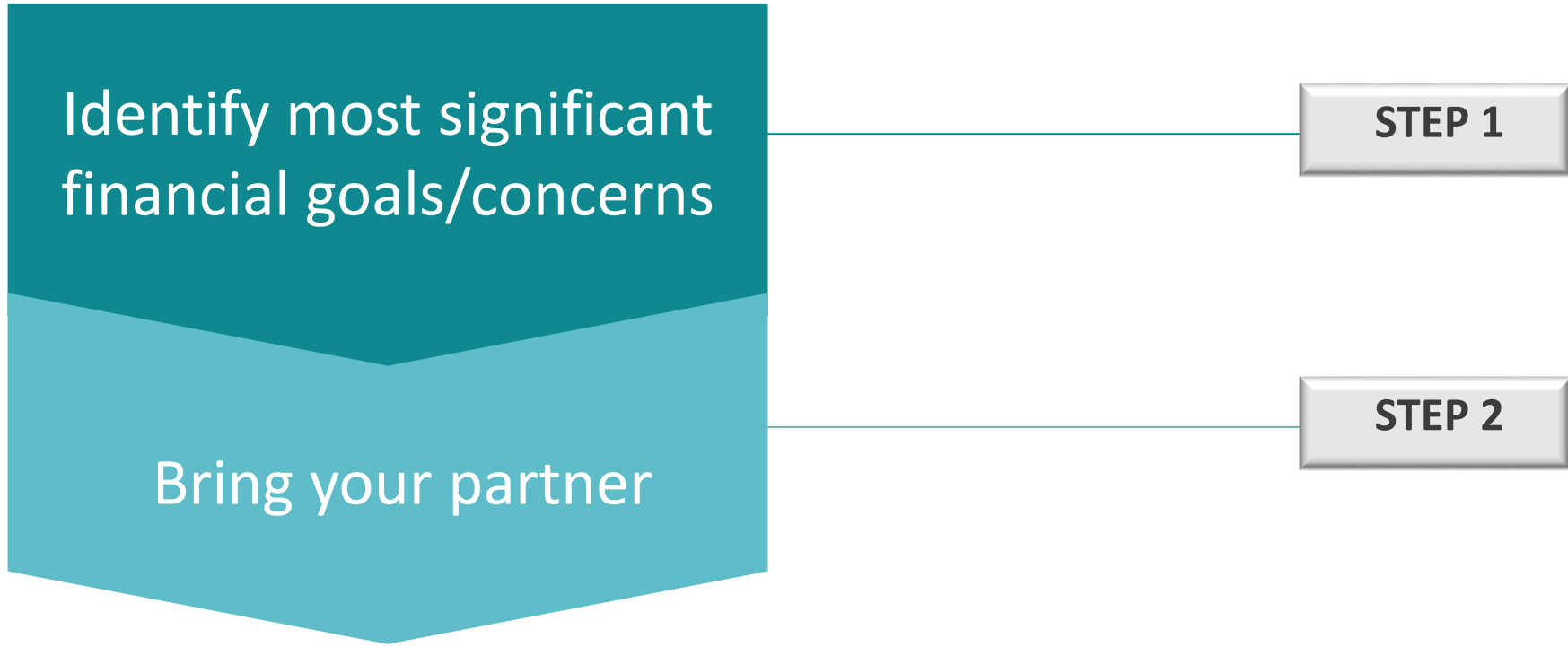
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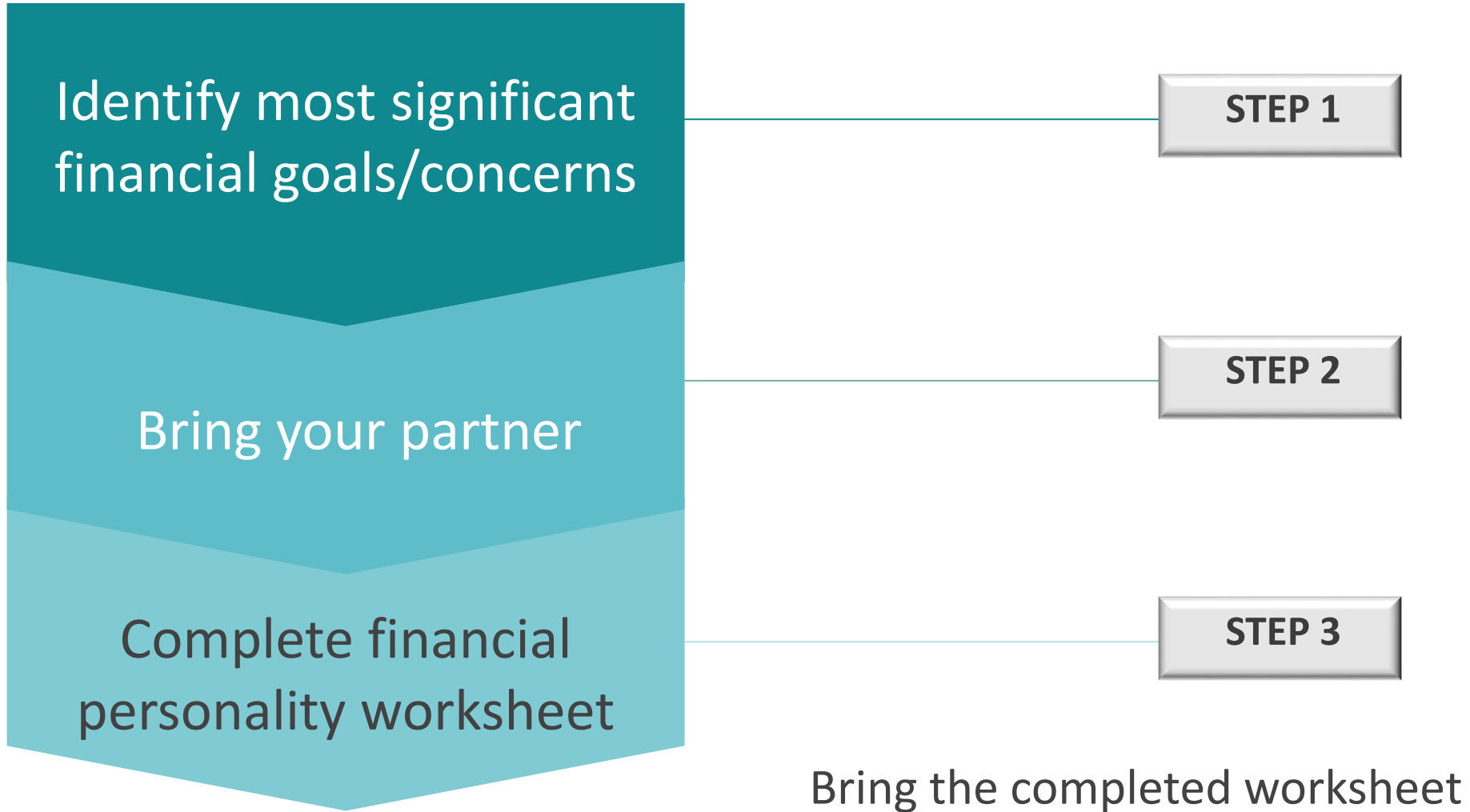
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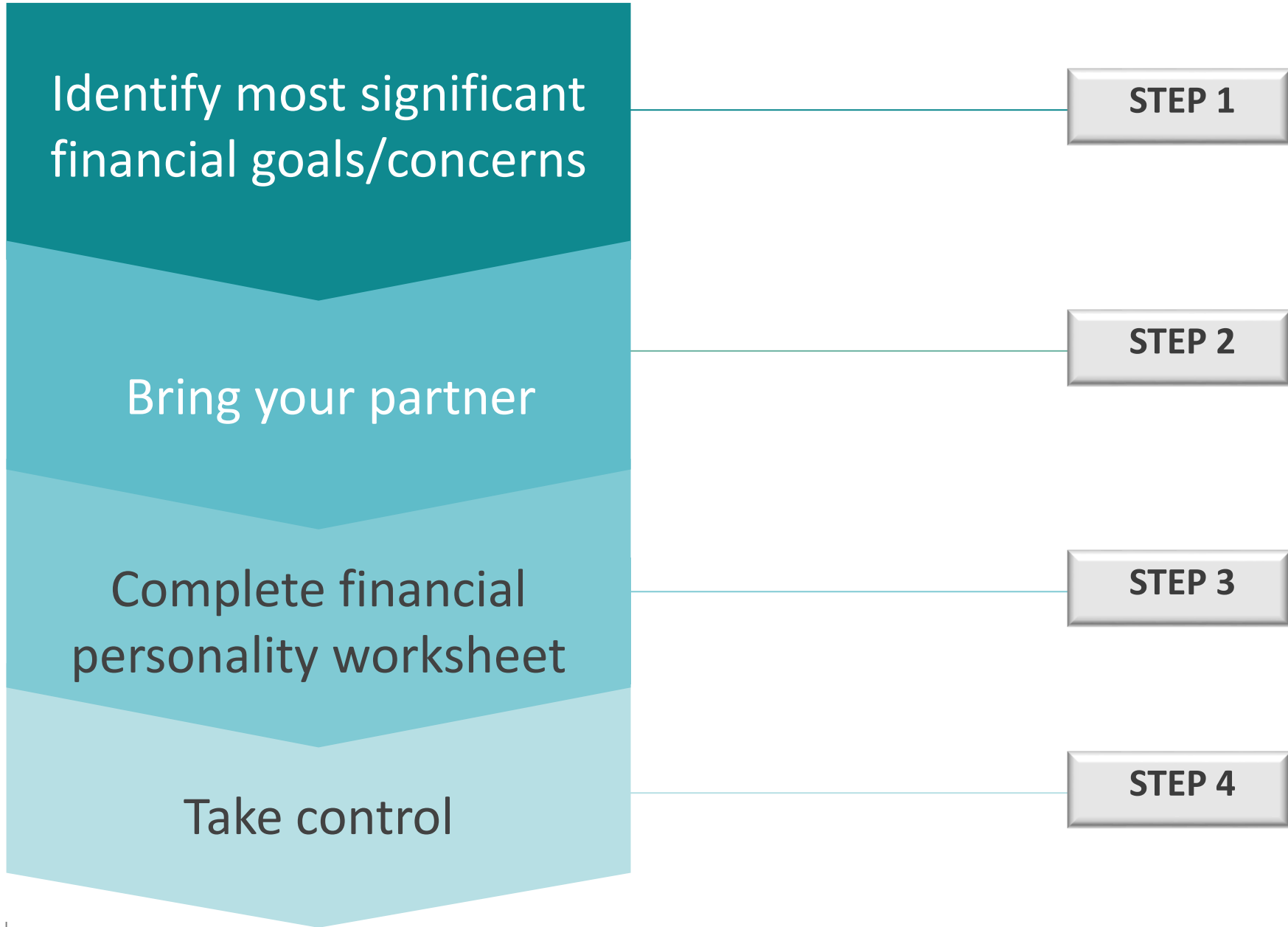


Be aware of the typically different perspectives between couples.

- Identify your three most important financial goals and **concerns as a couple.**
- Try **switching roles and perspectives** in answering the same two questions



Bring the completed worksheet to our meeting.



Women typically outlive men

When we meet



Women, Money, and Power[®] financial strategies

- You may be under insured and want to consider life insurance for death benefit protection
- Annuities provide reliable income for life and a level of protection

Annuities, as part of your overall portfolio can help you meet your long-term retirement goals by offering tax-deferred growth potential, a death benefit for beneficiaries during the accumulation phase, a guaranteed stream of income during retirement, and income benefits that are either built in or available as optional income riders that may have an additional cost. Guarantees are backed by the financial strength and claims-paying ability of the issuing company.

Summary

- 01** Why you need a financial strategy
- 02** Understanding who you are financially
- 03** Getting started on financial strategies



THANK YOU.
QUESTIONS?

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