



The Women's Financial Strategy Blueprint

A Guide to Building Confidence, Clarity, and Control with Your Money

Let's Be Real

The financial world wasn't exactly built with women in mind. For decades, the "traditional" financial strategy assumed a straightpath: work full time, retire at 65, collect Social Security, live off a pension, and coast into your golden years. But here's the truth: that model doesn't fit most women's lives.

Whether it's stepping away from the workforce to raise children, caring for aging parents, facing divorce, living longer than men, or simply being paid less for the same work, women's financial journeys come with unique twists and turns. And those twists mean you can't just follow a one size fits all plan.

Inside This Blueprint

- A checklist of women specific financial considerations
- Key questions to ask about retirement planning
- Tips for turning career interruptions into opportunity
- How to build confidence in every financial season

1. Women Live Longer

The average woman outlives the average man by about five years. That means more years of expenses, more healthcare costs, and a greater need for sustainable retirement income. Translation: your money needs to last longer.

Action Steps:

- Review your retirement plan assumptions for longevity
- Consider guaranteed income sources such as annuities or pensions
- Estimate long term care and healthcare costs early

Reflect & Ponder:

- Have I calculated how long my savings would last if I live into my 90s?
- Do I know what my monthly income sources will be in retirement?
- Have I discussed healthcare or long term care options with my advisor or family?

2. The Pay Gap Adds Up

Yes, it's 2025 and we're still talking about it. Women, on average, earn less than men over their lifetimes. Less income means fewer opportunities to save, invest, and contribute to Social Security, making smart financial strategies even more important.

Action Steps:

- Automate investing and savings early
- Regularly negotiate pay and review benefits
- Leverage tax advantaged accounts to grow wealth faster

Reflect & Ponder:

- When was the last time I evaluated my compensation or asked for a raise?
- Am I saving a consistent percentage of my income every month?
- Could I be using tax advantaged accounts like an HSA, 401(k), or IRA more effectively?

3. Career Interruptions

Many women take time out of the workforce for caregiving, whether for kids, grandkids, or elderly parents. Those breaks can reduce lifetime earnings, retirement savings, and Social Security credits. A tailored plan helps fill those gaps.

Action Steps:

- Contribute to a spousal IRA if applicable
- Build a career pause savings fund
- Revisit your Social Security projection after each work break

Reflect & Ponder:

- Have I planned for any potential breaks in my income or career?
- If I had to pause my career tomorrow, how would I cover expenses?
- Have I thought about ways to reenter the workforce or maintain skills during caregiving years?

4. Divorce & Widowhood

By age 65, nearly half of women will be single due to divorce or widowhood. Without planning, those transitions can create financial chaos. With planning, they can be turning points toward empowerment.

Action Steps:

- Keep accounts and documents in your name
- Know where assets are and how they're titled
- Understand survivor and spousal Social Security benefits

Reflect & Ponder:

- Do I know where every account, policy, and document is located?
- If something happened to my spouse or partner, would I know how to access our finances?
- Have I reviewed beneficiary designations and estate plans recently?

5. Different Priorities

Women often prioritize family well being, generosity, and security over pure growth. That doesn't mean we avoid investing. It means we value strategies that balance risk, protect wealth, and create legacies.

Action Steps:

- Clarify your personal values before creating your investment plan
- Align giving, family support, and legacy goals with your financial strategy
- Revisit your risk tolerance regularly as your life evolves

Reflect & Ponder:

- What do I truly want my money to do for me and my family?
- How do I define financial security at this stage of life?
- Am I investing in ways that reflect my values and long term goals?

What This Means for You

You don't just need a financial plan. You need a financial strategy built for your life. That means planning for a longer retirement, building flexibility to handle career pauses, securing your independence through divorce, widowhood, or caregiving, and making your money align with your values. With the right strategy, women can not only overcome these challenges but thrive financially.

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