



Empowering Women for Financial Planning

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Everyone knows there are fundamental differences that separate women from men. Yet, many fail to see that gender differences apply to financial planning too.

Even though, everyone wants financial security, women face barriers not encountered by men or securing their financial future. There is encouraging news, however; today women are in a much better place for achieving financial security for their family and themselves.

While glass ceilings do still exist, more women succeed now as business owners, entrepreneurs, professionals and smart investors. Women have more economic leverage than they ever had in history and hold more than one-half of the wealth of the world.

Women are central in gaining and protecting family wealth. According to the Spring, 2010 Issue of The American College, The Wealth Channel Magazine, an article called "Women and Money: research reveals unmet opportunities and risks," by Mary Quist-Newins, makes the following claims substantiated by other researchers:

- Forty-eight percent of estates valued at more than \$5 million are directed by women, compared to 35 percent under the control of men

- More than 50 percent of the investment wealth in the United States is controlled by women
- By 2030, some economists predict that women will control two-thirds or more of the wealth of the United States.

Nevertheless, women are more passive than men when it comes to financial planning. Part of the lack of planning by women is they outlive their male partners and feel that planning is premature before their spouse passes. This lack of planning is counter to their philosophy and comfort in the role as protectors of the family treasure. Women who actively participate in the management of family wealth make their presence stronger in protecting and growing their assets and meeting the goals of a legacy for their children, their community and further.

What Women Want

Women want assurance that they will not out live their money and that the transfer of their property, and the values surrounding money, will smoothly move to the next generation.

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REGENT WEALTH MANAGEMENT

RETIREMENT, ESTATE & INVESTMENT PLANNING

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As read in these Newspapers:

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For women and men unfamiliar with estate planning, best practices to obtain these wants include:

Education: It makes no difference if you are single, married, divorced or widowed, your financial security depends on your acceptance of the responsibility of managing investment assets. The first step is to learn as much as you can about wealth, financial planning, investing and similar topics. Even if others are more directly responsible for making financial decisions on your behalf (such as financial advisors) you need to understand finances so that you effectively direct those doing these things for you. It also is vital to your ability to evaluate their performance.

Sound financial advice: Many men and women have taken advice from family and friends for investment advice and choosing whom to let manage their money. For some people this works out, but it's important to remember that a friend or family member may not take into consideration all the factors required to make sound financial recommendations.

Financial Advisors give objective and qualified service to you. The advice of a professional is imperative when you make decisions that affect the gaining, preserving and distributing of wealth.

A professional financial planner working with other estate professionals such as attorneys and certified public accountants becomes your financial planning team. They should offer coun-

sel and services pertaining to most aspects of wealth management including:

- Retirement planning
- College planning
- An insurance needs assessment
- Estate management

Other areas a financial planner works closely with you include:

- Tax planning
- A personal wealth management plan
- Trust creation
- Periodic plan review

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