

Own your financial future

Six ways for women to take control of what's ahead

Kashif A. Ahmed

President

AMERICAN PRIVATE WEALTH



Hello future.®

Financially empowered women

1



Motivated
women
investors

2



Six financial
scenarios for
women

3



Taking
action now

Financially empowered women



“In the long run, we shape our lives, and we shape ourselves. The process never ends until we die. And the choices we make are ultimately our own responsibility.”

– Eleanor Roosevelt

shape your life

Why money matters now more than ever

- You are earning more than ever before
- You are making family financial decisions
- You are planning for the future

Women accounted for 51% of all workers in high-paying management, professional and related occupations in 2009.

*U.S. Department of Labor,
Women's Bureau, 2009*

51%

1

motivation



Defining top financial priorities

2

scenarios

Prepare to be financially
Plan for retirement and business
Independent later in life

Defining top financial priorities

- 1 Save for the future
- 2 Own your retirement plan
- 3 Protect your savings
- 4 Plan for long-term care or illness
- 5 Prepare to be financially independent later in life
- 6 Leave a legacy



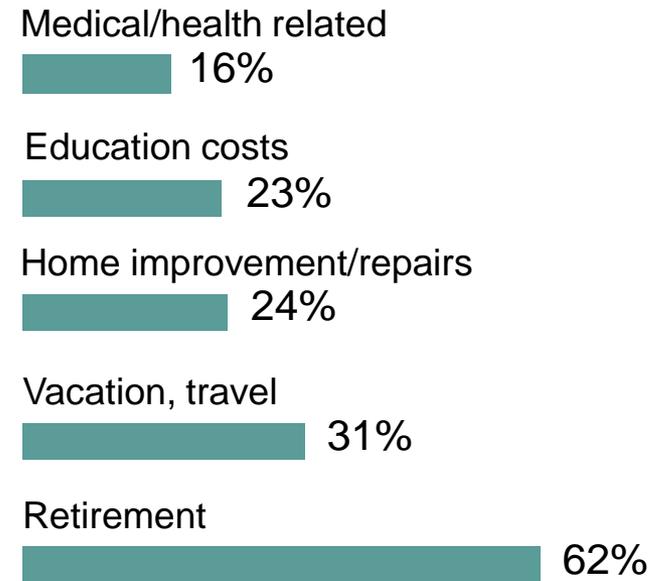
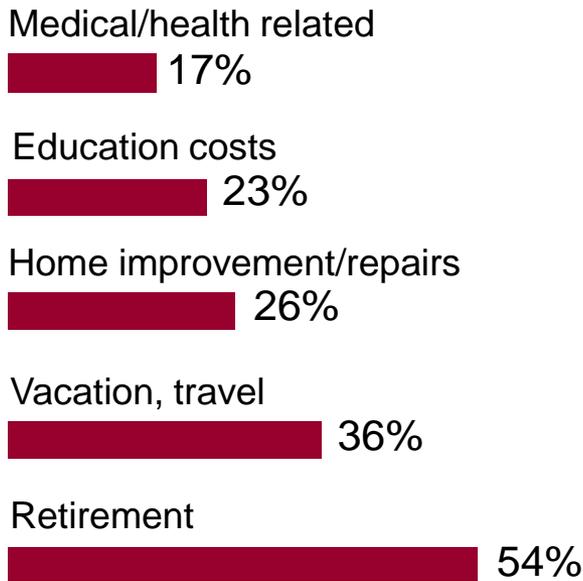
scenarios

Focused on your future

Top five reasons women and men are saving

2

scenarios



Source: LIMRA "Gender Matters: Retirement Savings of Working Men and Women, February 2011"

Focused on your future

Traditional IRA

Benefit: Tax-deferred growth

Roth IRA

Benefit: Tax-free distributions

Mutual funds

Benefit: Money managers

Stocks, bonds

Benefit: Accessible
through a variety of sources

2

scenarios

Fast tip

Existing traditional IRAs can be converted into a Roth IRA to begin accumulating growth tax-free. Talk to your advisor to find out more.

Own your retirement plan

Employer-sponsored plans
(401(k), 403(b), 457)

Benefit: Tax advantages
Matching contributions
Available through employer

2

scenarios

Fast tip

Be sure to “max out” your contributions as much as you can afford. Check your employer plan asset allocation regularly to be sure it’s aligned with your goals.

41%

41% of women participate in their 401(k) plan

Source: National Education and Resource Center on Women and Retirement Planning, U.S. Department of Health and Human Services, 2010

Own your retirement plan

Minimal impact – maximum benefits

You can probably save more than you think

2

scenarios

Assuming a \$1,500 bi-weekly salary

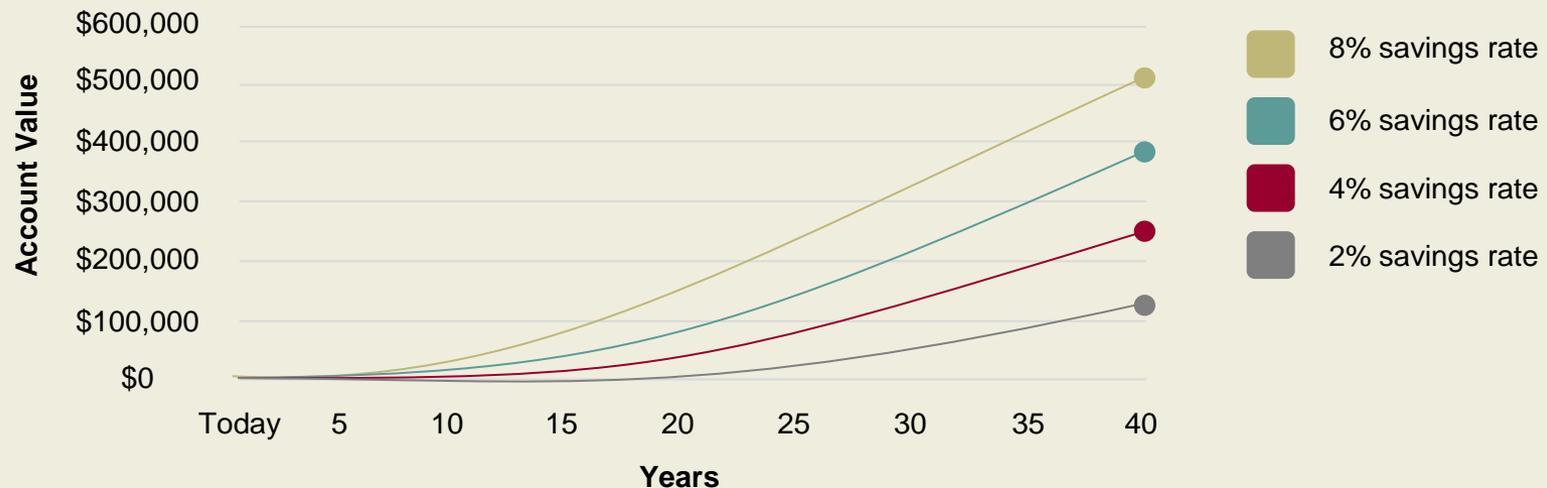
Contribution rate	0%	2%	4%	6%	8%	10%
Take home pay (25% tax rate)	\$1,125	\$1,103	\$1,080	\$1,058	\$1,035	\$1,013
Retirement plan contribution	\$0	\$30	\$60	\$90	\$120	\$150
Net difference in take-home pay	\$0	\$23	\$45	\$68	\$90	\$113

This chart is for illustrative purposes only.

Own your retirement plan

Minimal impact – maximum benefits
Saving more can lift you higher

2
scenarios



These graphs assume a \$40,000 annual salary and a 6% annual return in a tax-deferred account. These hypothetical examples are not indicative of any product or performance and do not reflect any expense associated with investing. Taxes will be due upon distribution. It is possible to lose money investing in securities.

Protect your savings

Variable annuities

Benefit: Growth potential
Tax-deferral

Fixed indexed annuities

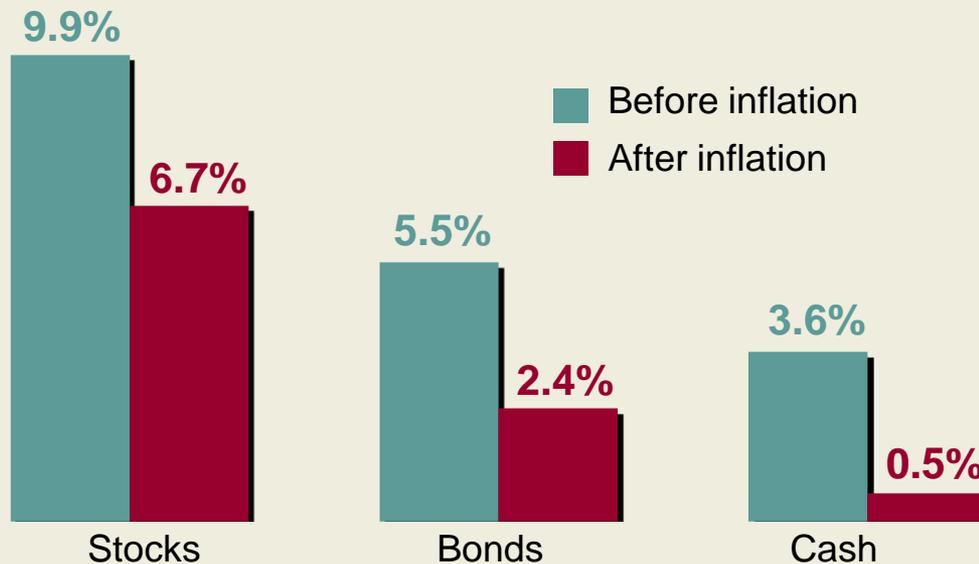
Benefit: Downside protection
Tax-deferral

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scenarios

Fast tip

Annuities are designed for retirement savings and offer tax-deferred growth.

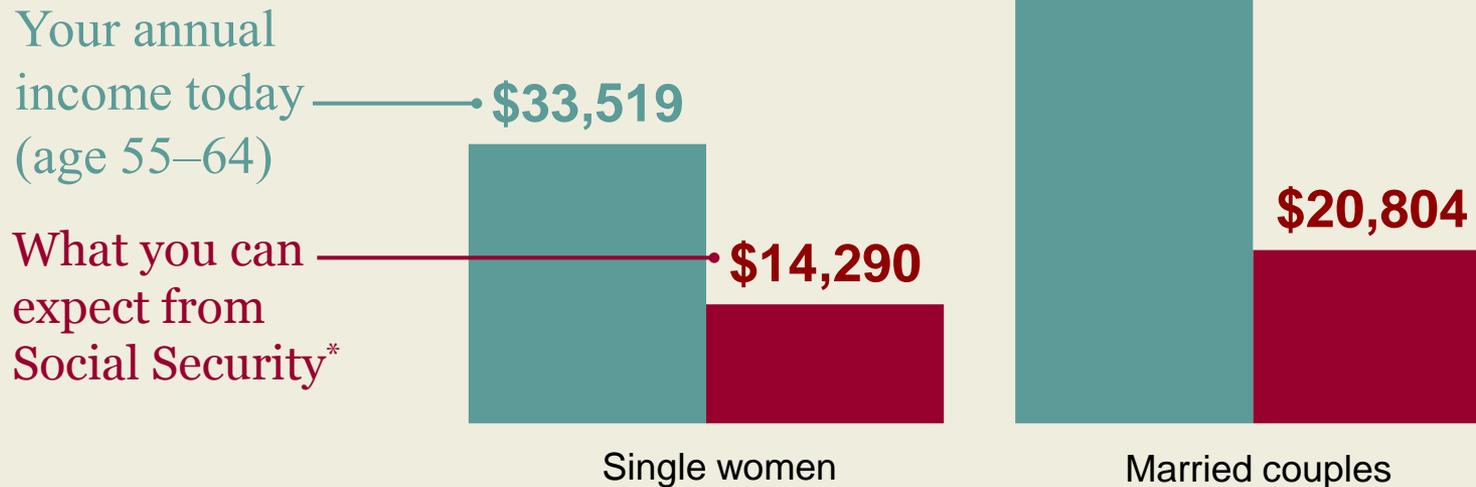


Source: Stocks represented by Standard & Poor's 500®, bonds are represented by the 20-year U.S. government bond, cash by the U.S. 30-day Treasury bill, and inflation by the Consumer Price Index. An investment cannot be made directly in an index.

Becoming financially independent

2

scenarios



*Assumes retirement at age 65. The maximum Social Security benefit in 2008 for an individual at full retirement age (67) is \$26,220. Sources: Bureau of Labor Statistics, Consumer Expenditure Survey, Social Security Administration, 2008, which is the most recent data available.

Becoming financially independent—with dependents

The rising cost of education

2

scenarios

Four years of public
college/university
(in-state)

\$30,420

Four years of public
college/university
(out-of-state)

\$78,380

Four years of private
college/university

\$109,172

Source: *College Board; Trends in College Pricing 2010 and Trends in Student Aid 2010*

Becoming financially independent

2

scenarios

Understand Spousal
Explore your options
Considerations
Guaranteed income products
Life insurance

Becoming financially independent

1 Explore your options

Guaranteed income products

Life insurance

2 Understand spousal considerations

2

scenarios

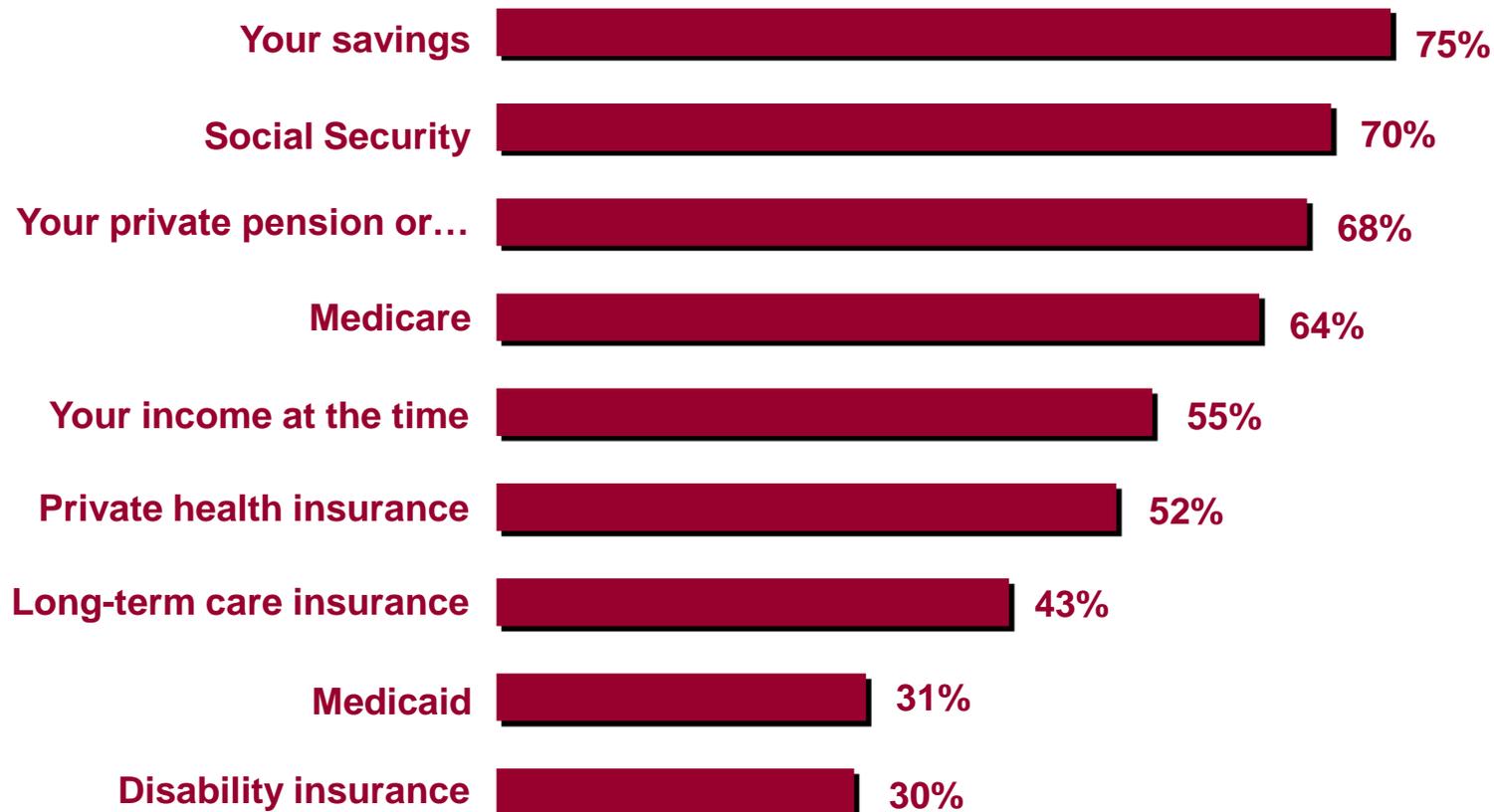
Fast tip

Many investment contracts, such as annuities, have a spousal consideration within the policy.

Life insurance contracts vary and can provide lump sum death proceeds to cover costs or convert to an income stream.

Planning for medical expenses

How Americans plan to pay for long-term care



2

scenarios

Source: *Lincoln Financial Life Stages Survey: Long-term care*, Lincoln Financial Group, September/October 2010

Action plan to prepare for medical costs

2

scenarios

Communicate
with family
and advisor

Consider
the options

Create
a plan

How do you want to be remembered?

Charitable & Religious
Grandchildren
organizations

2

scenarios



How do you want to be remembered?

Children

Grandchildren

Charities & religious
organization

Colleges
& universities

2

scenarios



Plan your estate

An effective estate plan can help you:

Control the distribution of your assets

Minimize expenses, taxes and probate costs

Potentially disperse more money to the individuals and organizations who are most important to you

2

scenarios

Fast tip

Estate tax laws can be complicated – be sure to work with a financial advisor to stay on top of changes and variations.

Empower yourself

3

take action

Empower yourself

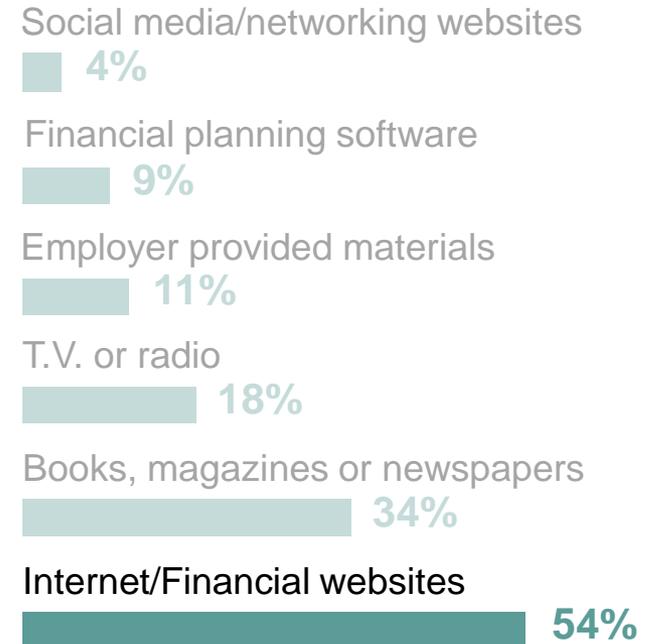
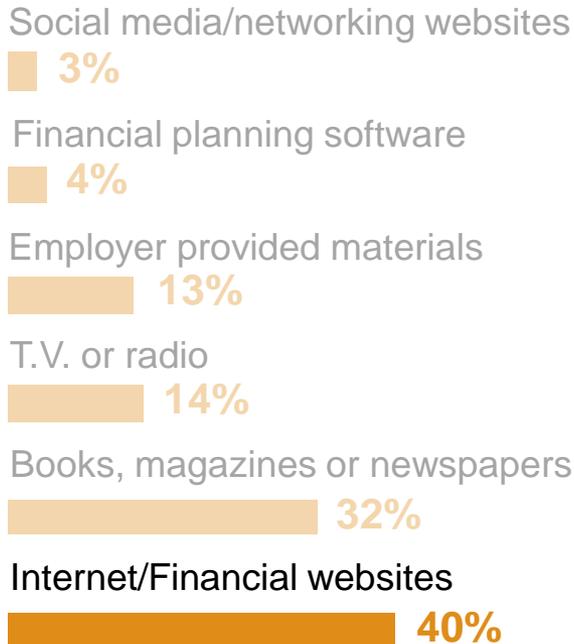
Be educated

Collect trustworthy information

Sources of information on financial products and services

3

take action



Begin with the basics

3
take action

 **Basic needs** — everyday expenses that you need to cover

	Pre-retirement expense	Retirement expense
Mortgage/rent	\$	\$
Property expenses <small>(include lawn care, maintenance)</small>	\$	\$
Food	\$	\$
Clothing	\$	\$
Medical expenses <small>(include any prescriptions)</small>	\$	\$
Utilities <small>(include electric, gas, water, sewer, garbage, cable, telephone, cell phone, internet, etc.)</small>	\$	\$
Automobile expenses <small>(include car payment, insurance, fuel, maintenance)</small>	\$	\$
Insurance <small>(include life, disability, long-term care)</small>	\$	\$
Personal debt	\$	\$
Total	\$	\$

Examine whether your current insurance coverage meets your goals; whether that is having income to cover expenses or leaving a legacy behind.

Income — consider your guaranteed sources of income

	Pre-retirement expense	Retirement expense
Pension	\$	\$
Social Security	\$	\$
Other income	\$	\$
Total	\$	\$
Investment income		
Mutual funds	\$	\$
Stocks	\$	\$
Bonds	\$	\$
CDs	\$	\$
Managed money	\$	\$
Real estate	\$	\$
Annuities	\$	\$
IRA	\$	\$
401(k) / 403(b) plan	\$	\$
SEP or other retirement plan	\$	\$
Total	\$	\$

Ask your advisor about how consolidating

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