

*Guided by Integrity,  
Driven by Your Success.*

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# Women and Wealth

**A Guide to The Unique Planning Needs  
of Women and How We Help You  
Navigate Them with Confidence**



# Financial Planning Built Around Your Life

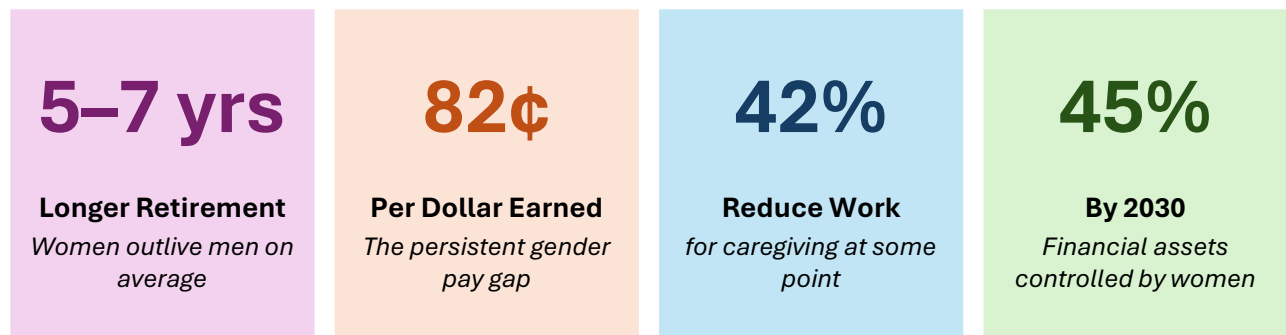
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Your financial journey is different, so your plan should be too. The reality is that women face a distinct set of financial planning needs, such as longer retirements to fund, careers that don't always run in a straight line, life transitions that can reshape everything, and a legacy that matters deeply. Our job is to understand your full picture and to help you build lasting financial confidence, on your terms.

The statistics are striking, but behind every number is a real woman navigating real decisions. Here's what the data tells us about the financial landscape women face:



*\*Sources below.*

Yet, these aren't just statistics. They are the context in which your financial plan must live. A retirement that lasts 22 or more years. A career that may have paused to care for a child or an aging parent. A pay gap that quietly compounds into a retirement savings gap. Life transitions, divorce, widowhood, and business milestones can arrive without warning and demand clear-headed guidance.

Most financial plans were not built with this context in mind. Ours are. This guide was designed to walk through the financial realities women navigate, the questions worth asking, and how our team is here to help at every stage.



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*Sources: CDC National Center for Health Statistics, National Vital Statistics Reports, U.S. Census Bureau, Pew Research Center "Caregiving in the U.S.", McKinsey & Company "The new face of wealth: The rise of the female investor"*



# The 5 Planning Conversations Every Woman Deserves

## 1: Retirement and Longevity Planning

You may spend 20, 25, even 30 or more years in retirement. That's longer than many careers. Yet most retirement plans are built on assumptions that simply don't fit a woman's life. Your retirement savings need to work harder and stretch further than a male peer's with the same balance.

### A Number Worth Knowing\*

A woman retiring at 65 today can statistically expect to live to 87, which is a 22-year retirement. The average man's retirement lasts 18 years. That four-year difference, compounded across investments, withdrawals, and healthcare, means your plan needs to be built for the long game from day one.

Healthcare costs are your single largest retirement wildcard, and these costs have been growing at 5%+ per year. Social Security timing decisions carry more weight for women, especially around survivor benefits. Long-term care planning isn't optional, as 70% of women will need it and most will need it longer than men.

At RISE, we model retirement income plans to age 95 and beyond, stress-testing for healthcare cost inflation, market downturns, and the unexpected so you can feel genuinely secure, not just statistically safe.

*Sources: Social Security Administration and CDC National Center for Health Statistics*

**2: Investment Management Built Around Your Goals**

When women invest, they tend to outperform. This is something the industry rarely acknowledges, although research consistently shows female investors earn higher net returns than their male counterparts. This is not because of superior stock picks, but rather because of discipline, patience, and clarity about what the money is actually for.

**What the Research Says**

A landmark Fidelity study found that female investors outperformed male investors by an average of 0.4% per year. Women trade less frequently, stay the course during downturns, and make decisions tied to goals rather than benchmarks. The best thing an advisor can do is build a plan that gives you the conviction to stay invested through the inevitable noise.

When you work with a RISE advisor, we begin investment conversations with your goals, values, and time horizon. We build portfolios designed to fund your life, not beat an index, and we give you clear, plain-language explanations of every recommendation so you understand exactly what you own and why.

**3: Navigating Divorce with Clarity and Confidence**

Divorce is one of the most financially complex events a person can face, and the long-term consequences tend to fall most heavily on women. Our advisors are CERTIFIED FINANCIAL PLANNER® practitioners that work alongside you (and your attorney) to make sure you come out of

a settlement with a clear-eyed view of your financial future, not just a signed document.

**The Question We Always Ask**

Would keeping the house actually make you financially better off? For many women, the answer may be no — but no one walked them through the math.

Where we add the most value:

- Modeling the true long-term value of different settlement options
- Navigating the family home decision with financial clarity, not just emotion
- Ensuring retirement assets are divided correctly through Qualified Domestic Relations Orders (QDRO) and proper transfer structures
- Claiming the divorced spouse Social Security benefit (available after a 10-year marriage)
- Building a complete financial reset plan, including a new budget, new investment strategy, new estate documents

**4. Planning for Women Business Owners**

Women-owned businesses are one of the fastest-growing segments of the U.S. economy, yet female entrepreneurs are consistently undercapitalized, underinsured, and under-planned for retirement.

Building a great business is only half the work. Protecting what you’ve built, and planning your eventual exit, is the other half.

## **The Retirement Gap Nobody Talks About**

Because many women business owners pay themselves inconsistently or a below market rate, they arrive at retirement with a successful company but only a fraction of the retirement savings they need. We help you build both at the same time.

## Some examples of topics that a RISE business owner financial plan covers:

- Setting your own compensation strategy, as many business owners underpay themselves, quietly shortchanging their retirement
- Choosing and maximizing the right retirement plan structure (SEP-IRA, Solo 401(k), defined benefit plan)
- Business succession and exit planning - what happens to your business and your income if you step away?
- Separating personal and business finances with the right structures and protection
- Key person life and disability insurance to protect against the unexpected

## **5: Estate Planning and The Legacy You Leave**

Estate planning is about far more than where your assets go. It's about who makes decisions when you can't. It's about the values you want to pass on. It's about protecting the people you love from unnecessary complexity during already difficult moments.

Women tend to think about legacy differently, and in our experience, more richly.

More of our female clients want to integrate charitable giving, family financial education, and values-based impact into their estate plan. We help you build that vision into something real and lasting.

## **The Most Common Estate Planning Mistake**

Beneficiary designations override your will. We regularly find accounts still listing an ex-spouse, a deceased parent, or no beneficiary at all. A 20-minute review can prevent years of legal and family complexity.

## Estate planning essentials:

- Will and revocable trust reviews, updated for your current life, not the one you had five years ago
- Beneficiary designations on every account (one of the most common and costly oversights we find)
- Durable power of attorney and healthcare directive, which is non-negotiable at every life stage
- Account titling and ownership review, which is critical after divorce, death, or remarriage
- Charitable giving strategies: donor-advised funds, charitable remainder trusts, family foundations



# How We Work With You

We believe financial planning should feel like a conversation with someone who genuinely knows you. Here's what working with RISE looks like in practice:

## **We Start With Your Story**

Our first conversations are about your life, your goals, your concerns, your family, and your version of a life well-lived. The numbers come later. We can't build a great plan without understanding what the plan is actually for.

## **We Proactively Reach Out**

We don't wait for you to call with questions. When markets are volatile, when a new tax law passes, or when something in your life changes, we reach out first with clear perspective and a steady hand.

## **We Speak Plainly**

Every recommendation comes with a clear explanation in plain language. We don't expect you to understand financial jargon. We expect ourselves to explain things clearly.

## **We Grow With You**

From your first serious investment to your estate plan, we're built to serve you at every stage of your financial life. Our services deepen as your life evolves. You won't outgrow us.

## **We Engage Both of You**

When we work with couples, both partners are full participants. We've seen women left out conversations and without a trusted advisor when a spouse dies or a marriage ends. That doesn't happen in a RISE relationship.

## **We Measure What Matters**

We track your progress toward your goals. Our financial plan reviews are built to help you know where you stand and for you to know how to stay on track for the life you described to us.



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**Please contact us to learn more about how our investing, tax, and estate planning strategies can help you optimize your wealth and achieve your long-term goals.**

#### **Disclosure**

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