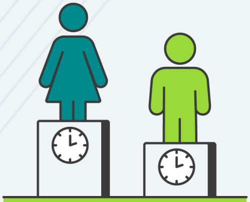
Women and Retirement

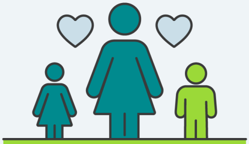
Understanding how to prepare for retirement as a woman can help you live your best life in those later years.

Why Retirement Planning is Different for Women



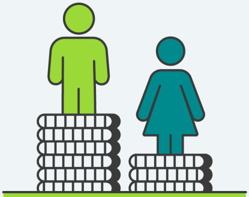
Longevity

Women tend to outlive men.



Life Priorities

Women often prioritize family or eliminating debt.



The Pay Gap

Men typically earn more than women.

Tips for a Smooth

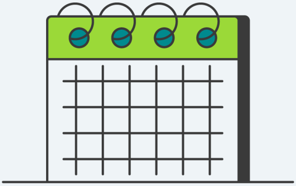
Road to Retirement

Increase Your Financial Knowledge

Educate yourself about handling finances by reading books, researching online, or listening to podcasts.

Utilize Self-employment Opportunities

Earn additional income through self-employment or passive income opportunities.



Plan for the Long-term

Knowing what to plan for now can make the transition easier in your later years.

Learn to Negotiate

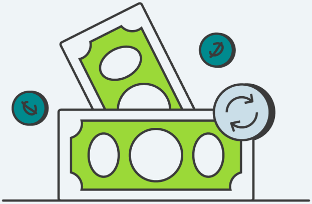
You can do this by researching, preparing your “brag points,” and practicing with others.

Open Retirement Accounts

Whether it be a Spousal IRA, 401(k), or other Roth or Traditional IRA, set up a retirement account to fit your situation.

Automate Your Investments

Setting up automatic withdrawals can help you be consistent with your investments.

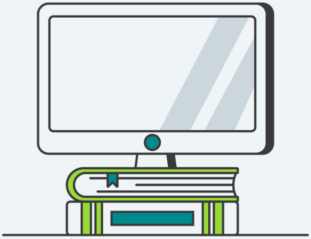


Shift to an Abundance Mindset

Using your money to make money will help set you up for a great retirement.

Keep One Foot in the Workforce

When raising a family, try to maintain your education and career connections in the process.



Make Retirement a Priority

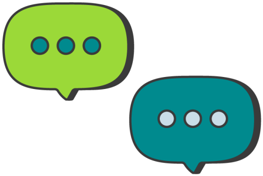
Start your retirement planning now, and make it a priority.

How to Avoid Retirement Planning Regrets

Start planning before debt is paid off

Be involved with your partner

Work with a professional



Ask plenty of questions

Annuity.org