



Inspiring Women to Improve Their Financial Wellness

Presented by



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What we'll cover today

Identify barriers that keep women from taking action

.....

Why retirement is different for women

.....

Transform insights into action

.....

Actionable tips and tools to educate women on how to get started





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What is the opportunity for your practice?

Closing the retirement gender gap

What your clients need
to know about women
and investing.

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Consider this...

**For all their gains,
women still lag behind
men when it comes to
financial wellness.**





Insight #1

Women face headwinds in planning for retirement

Source: Findings summarized in *Closing the Gender Gap*, 2019, MassMutual Whitepaper which is based on *MassMutual Women's Retirement Risk Study*, 2018, MassMutual Proprietary Research
<https://www.massmutual.com/~media/files/MM%20Womens%20Risk%20Study.pdf>

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Insight #2

Risk aversion may be holding women back

Source: Findings summarized in *Closing the Gender Gap*, 2019, MassMutual Whitepaper which is based on *MassMutual Women's Retirement Risk Study*, 2018, MassMutual Proprietary Research
<https://www.massmutual.com/~media/files/MM%20Womens%20Risk%20Study.pdf>





Other barriers women face on their road to financial wellness

Insight #3

Women lack confidence



Source: Findings summarized in *Closing the Gender Gap*, 2019, MassMutual Whitepaper which is based on *MassMutual Women's Retirement Risk Study*, 2018, MassMutual Proprietary Research <https://www.massmutual.com/~/media/files/MM%20Womens%20Risk%20Study.pdf>

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Insight #4

Women may be better investors than they think

Source: Findings summarized in *Closing the Gender Gap*, 2019, MassMutual Whitepaper which is based on *MassMutual Women's Retirement Risk Study*, 2018, MassMutual Proprietary Research
<https://www.massmutual.com/~/media/files/MM%20Womens%20Risk%20Study.pdf>

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Learnings impacting men & women



INSIGHT 1

There is a large chasm between how employees feel about their finances and how they want to feel.



INSIGHT 2

Proximity drives prioritization.



INSIGHT 3

Holistic approach can drive employee action.

September 5, 2018

MassMutual Proprietary Research,
SmartyPants

THE TOTAL PACKAGE: Understanding consumer needs, target markets and positioning for financial wellness solutions

Transform insights into actions



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Leverage technology and financial wellness tools



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Actionable tips and tools



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Lead the way and inspire women

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Helping you deliver the financial wellness difference

Valuable insights



Elevate your practice



Employer solutions



People & resources



Tools & technology



Robust suite of advisor resources

**Your game plan for financial wellness starts here.
For what's now and what's next.**

Contact your MassMutual representative to learn more.

Q&A session

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