



YOUR STORY, YOUR GOALS, YOUR ADVOCATE

MARINER WEALTH ADVISORS

The background of the slide is a grayscale photograph of a sailboat's deck and rigging in the foreground. In the distance, there is a body of water and a range of mountains. A dark blue rectangular box is overlaid on the lower half of the image, containing white text.

**INVESTING THROUGH A
GENDER-LENS**



“When money changes, life changes
When life changes, money changes.”

~ ***Susan Bradley***, *Founder of
Sudden Money Institute*



JUST WHY IS FINANCIAL EMPOWERMENT SO IMPORTANT?

- Approximately 51 percent of American personal wealth, or \$14 trillion, is currently controlled by women, according to the Bank of Montreal's Wealth Institute.¹
- The amount of wealth controlled by women is expected to grow to \$22 trillion by 2020.¹
- Women currently hold the majority (52%) of management, professional and related positions.¹
- Women are starting businesses at twice the rate of men.²
- Companies in the S&P 500 index with more women execs appearing to have better results.³



The S&P 500 Index is a market-value weighted index provided by Standard & Poor's and is comprised of 500 companies chosen for market size and industry group representation. Investors cannot invest directly in an index.

¹<https://www.businessinsider.com/women-now-control-more-than-half-of-us-personal-wealth-2015-4>

²<https://www.babson.edu/media/babson/assets/blank-center/GEM-2018-2019-Women's-Report.pdf>

³<https://www.baronfunds.com/sites/default/files/Baron%20Funds%20Quarterly%20Report%2012.31.19.pdf>



JUST WHY IS FINANCIAL EMPOWERMENT SO IMPORTANT?

Despite these professional advancements, women continue to fall behind men in the areas of financial and retirement planning.



Source: payscale.com

THE “INVESTMENT GAP” IS A REALITY

- Women are the new breadwinners.
- Retirement planning is not one-size-fits-all.
- Women are becoming more entrepreneurial.
- Women lack confidence about investing.



THE “INVESTMENT GAP” IS A REALITY

- Women are interested in investment guidance.
- 85% of HNW women across EVERY generation manage day to day expenses but leave long term financial decisions to men.



¹ [“Women Put Financial Security at Risk by Deferring Long-Term Financial Decisions to Spouses.”](#) March 2019. UBS.

THE “INVESTMENT GAP” IS A REALITY

Married women in their 50s in two income households are at greater risk of being unable to maintain their standard of living in retirement compared to married women in one income household and single women.

Why?

Two income households are typically spending more and saving less.

⁶ [“Women, Marriage and the National Retirement Risk Index”](#) June 2019. Center for Retirement Research at Boston College



YOU ALONE WILL MOST LIKELY
HAVE TO MANAGE YOUR
FINANCES – SO GET IN
THE GAME – **NOW!**



WHAT IS THE “GAME”?

NEVER RUN OUT OF MONEY



YOU ARE YOUR MOST VALUABLE ASSET

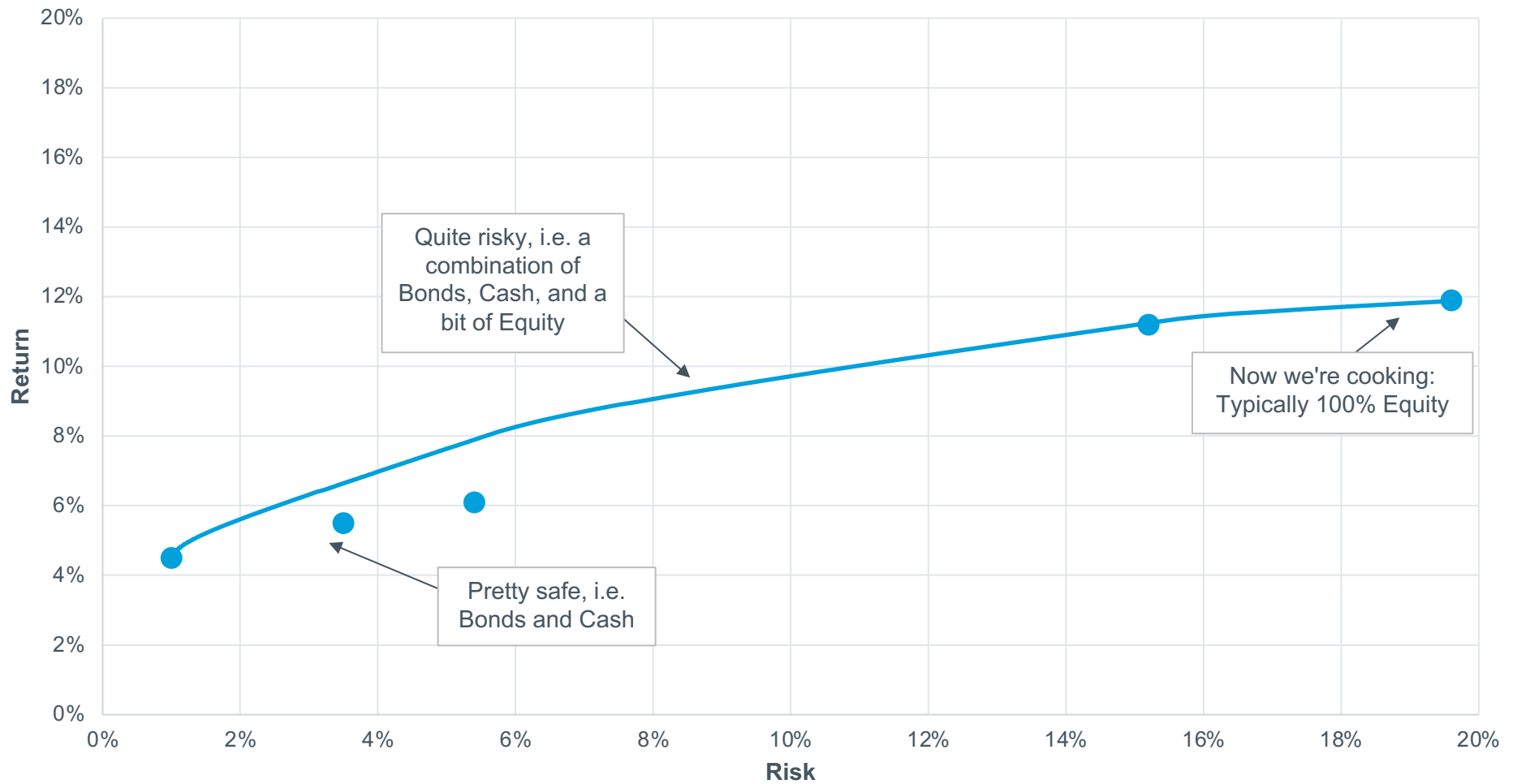


KNOW YOUR VALUE

- Earning capacity
- Understanding your benefits
- Negotiating your package
- Resources
 - Womenforhire
 - Glassdoor
 - Payscale
 - SalaryExpert
 - Bureau of labor statistics



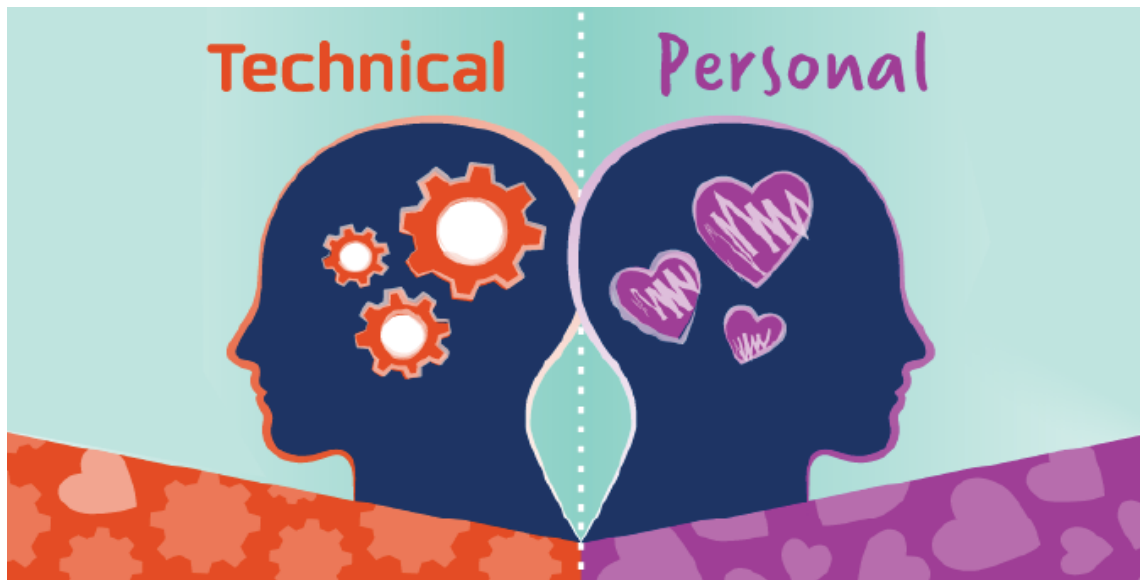
INVESTING 101



Source: Mariner Wealth Advisors

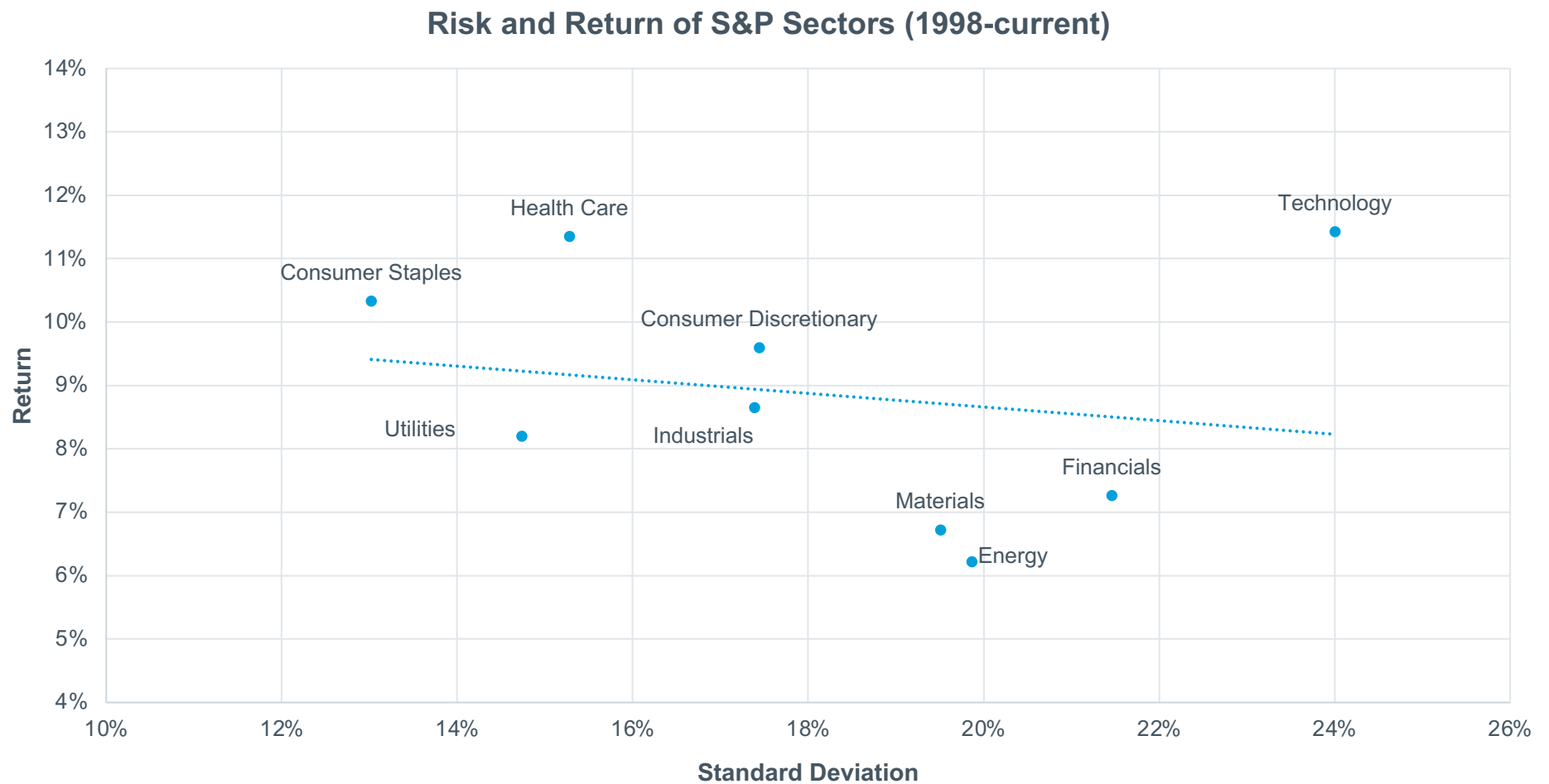
THE OTHER HALF

THERE ARE TWO SIDES TO MONEY



- Taxes
 - Investments
 - Estate Planning
 - Cash Flow
 - Risk Management
- Relationships
 - Emotions
 - Hopes and Dreams
 - Self-Esteem
 - Sense of Well-being

RISK & RETURN



Source: Mariner Wealth Advisors

INVESTING VEHICLES

- Individual Stocks and Bonds
- Mutual Funds
- ETFs (Exchanged Traded Funds)





LET'S GET PERSONAL



VALUES BASED INVESTING

WHAT IT REALLY IS TO YOU...A WAY TO...



Align your investments
with your values



Do good
with your money



Sleep better
at night



Make the world
a better place



Power of
the purse



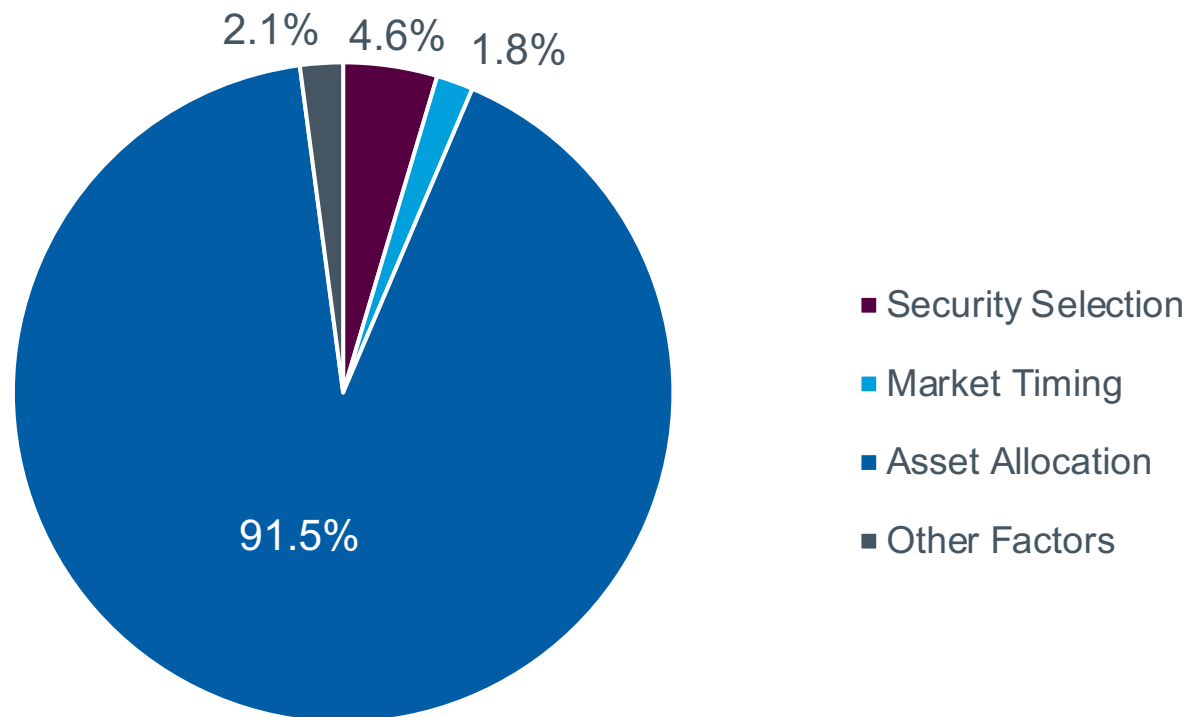
HOW TO GET STARTED?



INVESTMENT PLANNING

Importance of Asset Allocation

Asset allocation can be responsible for more than 90% of variation in portfolio performance.



For illustrative purposes only
Source: Brinson, Gary P., L. Randolph Hood, and Gilbert L. Beebower. 1986. "Determinants of Portfolio Performance." Financial Analysts Journal, vol. 42, no. 4 (July/August):39–44.

RETIREMENT PLAN INVESTMENT CHOICES

- Target date or LifePoint funds?
 - **Pros:** easy to pick date you plan to retire, autopilot
 - **Cons:** Doesn't take into account risk tolerance – may be too risky or too conservative for your risk tolerance
- Individual funds – choose from the menu provided (rebalancing importance!)
- Self-directed option – more choices – more work and rebalancing importance

SAVINGS INVESTING

- Six-month rainy-day fund
- Investment portfolio suitable for your specific goals
 - College for children (College Savings Plan?)
 - Vacation fund
 - Second home
 - Long-term portfolio for growth
 - Mortgage payoff discussion



STAYING ON TRACK

- How often to review?
- How to determine if you're on track?
- What does success look like?

Tip: Choosing an appropriate benchmark is not how your portfolio is doing versus the market indexes you read about. It's how does it compare to your goal? If your goal was to achieve a 6% return over time and you're at 7% - you are a rock star. If it's 4%, maybe you should make some changes.



PUT A PLAN IN PLACE



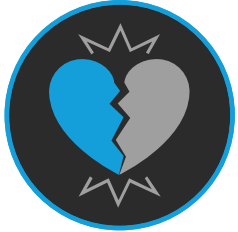
LESSONS LEARNED

- Stock market decline is NOT the time to panic
- Investing does not have to be complicated
- We are our most valuable assets – work on maximizing our value

Hope for the best, plan for the worst:

- Name on accounts and no, “Sign here baby.”
- Parents finances conversation
- Do I really owe my children more than straight teeth and college?
- Trust but verify
- Choose wisely

WHAT CAN DERAIL THE PLAN?



DIVORCE



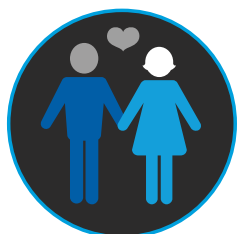
MISPLACED TRUST



CHILDREN'S FINANCIAL CHALLENGES



OVER SPENDING



PARENTS



NOT TAKING ENOUGH RISK



ILLNESS



TAKING TOO MUCH RISK

FIND A TRUSTED ADVISOR OR SOURCE OF INFORMATION

General information and women focused

- Wife.org: <https://www.wife.org/>

Government-sponsored information sites

- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/>
- MyMoney.gov: <https://www.mymoney.gov/Pages/default.aspx>

Basic consumer finances, banking, budgeting, credit card, etc.

- Kiplinger: <https://www.kiplinger.com/>
- BankRate: <https://www.bankrate.com/>

Personal Financial Management

- Truebill: <https://www.truebill.com/>
- [Mint](#)



Contact Me

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Suzanne Wheeler, CFP®, AIF®, CeFT®

Managing Director

Designations and Licenses

Suzanne is a CERTIFIED FINANCIAL PLANNER™ professional, Accredited Investment Fiduciary® designee and a Certified Financial Transitionist®.

Experience and Education

For more than two decades, Suzanne has served as a trusted partner to clients as they navigate divorce, death, retirement, inheritance, legacy planning and the day-to-day challenges life can bring. Her passion lies in being an advocate for clients as they develop goals, and she creates plans that use a range of strategies to help clients meet those goals. Previously, Suzanne was co-founder and director of Adams Hall Wealth Advisors.

She holds a bachelor's degree in finance with an emphasis on financial planning from Northeastern State University.

Accolades

Suzanne has been quoted recently in the following articles:

- Volunteer For A Cause You Are Passionate About¹
- 5 Things Retirees Wish Someone Had Told Them Before They Retired²
- How Retirement Affects Relationships (& How To Thrive)³
- 5 Retirement Issues Couples Need to Talk About Now⁴

Personal Interests

Suzanne works with a cause close to her heart, organ donation, as a member of the LifeShare of Oklahoma governing board of directors. She also serves on the board of directors for Opportunity School and Oklahoma Project Woman.

In her spare time, Suzanne enjoys attending charitable events in her community as she supports many. She also loves to travel.

¹ <https://thriveglobal.com/stories/volunteer-for-a-cause-you-are-passionate-about-with-suzanne-wheeler-and-beau-henderson/>

² <https://medium.com/authority-magazine/5-things-retirees-wish-someone-told-them-before-they-retired-with-suzanne-wheeler-and-beau-hen-5f26acfd22bc>

³ <https://blog.sleepnumber.com/how-retirement-affects-relationships/>

⁴ <https://www.barrons.com/articles/retirement-issues-couples-need-to-talk-about-1544270400>



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