



What Keeps You Up at Night?

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As a woman, you have a lot to think about financially. In the list below, check off any concerns you have right now. An investment professional can help address the unique financial challenges that women face and that may be worrying you most. Knowing the right questions to ask is the first step toward finding solutions.



Retirement

Women tend to live longer than men. So, try to fully fund your retirement savings to meet your lifestyle and health care expenses.

- Will my money last through retirement?
- Do I need long-term care insurance?
- How do I manage all my retirement plans?
- How could leaving the workforce to start a family impact my retirement savings?
- What should I consider before claiming Social Security?
- What should I do with my employer retirement plan?
- Since I am retiring soon, what do I need to do now?



Education Planning

Whether you decide to go back to school yourself or need to pay for a child's tuition, plan early!

- How much should I save for my child's education or if I decide to go back to school?
- What are my education savings options?



Life Events

66% of women have delayed at least one life event due to their financial situation.* Know the financial consequences of your life event choices — and plan for them!

- How do we manage our finances after getting married?
- What happens to my 401(k) when I change jobs?
- What are my options if I am laid off?
- I am getting divorced. What happens to my assets?
- How do I help my recent college grad transition into the workforce?
- What do I do when a loved one dies?



Eldercare

You may be the likely caregiver for aging parents. If you take time off work, be sure to make up for any lost retirement savings.

- How does Medicare work?
- What should I consider when evaluating care facilities?
- How do I cope with Alzheimer's disease?
- What happens if I have to care for my parents?



Estate Planning

Don't make these important decisions in a crisis. Women who plan ahead financially have more choices.

- What should I know about estate planning?
- How do I protect my estate from taxes?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children?
- Can I provide for my favorite charity when I am gone?
- What will my survivors need to know?



Financial Basics

More than 75% of advised women surveyed want to be more knowledgeable about investing.* Ask questions! You don't need to know a lot to make good financial decisions.

- How do I keep my records safe and organized?
- How do I do a better job budgeting? How do I reduce my debt?
- How do I teach little kids about money?
- How do I help a young adult establish a financial strategy?
- How do I have financial discussions with family?

NAME

ADDRESS

CITY

STATE

ZIP CODE

BUSINESS PHONE

HOME PHONE

EMAIL

BEST TIME TO CALL

*MFS®, through Dynata, an independent research firm, sponsored an online survey of 1,001 individual investors. MFS was not identified as the sponsor of the survey, which was fielded in December 2022. To qualify, respondents had to have a household income of at least \$50,000, use the services of a financial advisor, be invested in mutual funds and make or share in financial decisions for their household. 464 females participated in the survey.

This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.

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