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# WOMEN & INVESTING



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Over the years I have met with two types of women investors: those that ignore the importance of being involved in the financial decisions with their spouse or feel they do not have the knowledge or interest to learn about investing. Therefore they leave all the decisions to their spouse (if married) or their advisors (if single, widowed or divorced). The second type are those that take a vested interest in their finances, are focused, goal oriented and make good investment decisions.

Just over 75% of women are widowed at an average age of 56 and less than 15% of women who are married feel responsible for planning retirement. Married women must plan as if they will be on their own someday. Make sure you have credit card in your name and that your name is on all investments accounts. Manage your finances together, but your future financial success depends on learning to make wise decisions, establishing, writing down and sticking to goals that are within your comfort zone of risk.

Widows must reassess their financial matters. For some women, divorce often results in not having a handle on their finances and feeling overwhelmed, while other women find themselves in an acceptable financial circumstance.

Improvement comes with change not chance. If your plan is not working, you have been given inappropriate advice or the service you receive is unacceptable, move on — the sooner the better. The best way to secure your future and your children's inheritance is to take action.

Finding a reputable, trustworthy advisor can relieve the stress of money management. A few of the mistakes women make are being convinced to take too much risk, complacency, procrastinating, and not making an effort to learn and ask questions. Be prepared to change advisors if your objectives are overlooked.

*For a no-obligation portfolio review call Lifeguard Financial today at 1-800-942-1936. There is no pressure or fee. It doesn't take much to simplify and improve a financial plan.*

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