



Women. Opportunity. Wealth.

An educational series that empowers woman to be more informed, confident and prepared to handle their financial future independently and dynamically.

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THE
SANIBEL  CAPTIVA
TRUST COMPANY
PRIVATE WEALTH MANAGEMENT

Women in the U.S. Today

- Of women 25-54, 79.5% are in the work force. Women are on the verge of outnumbering men in the workforce
- Women own 40% of all privately-held U.S. businesses.
- 51% of U.S. women are single
- 50% of women age 65+ will outlive their spouse
- 75% of all women will be single when they die
- 51% of women said they were living without a spouse, up from 35% in 1950 and 49% in 2000
- Women between 50 and 70 are more educated, active and affluent than any preceding generation of women

Women in the U.S. Today: Report They ...

- Feel neglected by financial services firms
- Feel not taken seriously by financial service firms
- Have done little estate planning

Different Financial Lives

Live
Longer

- Women who turned 65 in 2006 will live to be age 90, on average.

Different Financial Lives

Live
Longer



Different
Employment

- Women 13 years out of work force; men 11 months
- Spousal IRAs
- Not confident saving enough

Different Financial Lives

Live
Longer



Different
Employment



Retirement
Planning is Key

Different Financial Lives

More Likely to be Single

- Three out of four
- Widowhood = 56
- 52% need nursing home
- Only 34% have implemented plan

Different Financial Lives

More Likely to be Single



Estate Planning is a
Women's Issue

Estate Planning*

- Long-term care insurance
- Life insurance
 - No change in ownership in 15 years
 - Average policy value 1/2 men's
- Beneficiary designations on financial accounts and insurance
- Wills

Different Financial Lives

- 75 % of caretakers are female
- 44% of Americans age 60 have at least one-parent alive
- 55% financially responsible for elder
- Only 17% have implemented plan

Different Financial Lives

More Often Caretakers



Plan with your children
or for your Parents

Plan with your children or for your Parents

- Long-term care insurance
- Daily money management – who will help with paying the bills, managing the finances, etc.?
- Estate planning

Different Financial Lives

Divorce & Custody

- Women awarded custody 86% of the time
- Standard of living falls 10%
- Less likely to remarry

Different Financial Lives

Divorce & Custody



Complete review of
your financial life

Completely Review your Financial Life

- Checking account
- Credit Card – credit in your name?
- Maiden name –
 - Switched the name on all your accounts?
 - Informed credit bureaus?
- Life insurance – need to protect ex-spouse's income for your children

Overall Financial Planning

- Tools – investment, trusts, wills
- True goals – children, community personal enjoyment

Tips for Financial Independence

- Know where your assets are
- Live on less than you earn
- Forecast retirement needs – pay yourself first
- Check beneficiary designations
- Maintain a healthy credit history – in your name!
- Build a strong advisor team
- Be a proactive, informed investor

Next Steps

- Develop a strategy
- Take action in the next 30 days
- Help us get the word out