

InFocus

Women and Wealth



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Providing Education and Inspiration on Matters of Women and Wealth

Earlier this year, [the BAM ALLIANCE welcomed](#) advisor and author Manisha Thakor as its Director of Wealth Strategies for Women. Manisha has spent her career helping educate and inspire women around issues of personal finance, and she continues to contribute to the national discussion through her work on TV and radio and in print.

Manisha's practical and passionate advice to women of all ages has made her a go-to source to outlets ranging from

The Wall Street Journal to *Glamour* magazine. Below is a compilation of several items of recommended reading (and listening) to get you thinking on matters of women and wealth.

- *Have an honest discussion about financial timelines. Make sure key assets are in your own name.* These are just a couple of the key investment strategies for women that are shared in this [USNews.com article](#) that features insight from Manisha, who talks about the need for women to adjust their portfolios, "The reality is you'll live longer, earn less and spend fewer years in the workforce due to child care and eldercare duties."



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Fifteen Facts About Women's Retirement Outlook ... and Seven Steps to Improve It

Research from the Transamerica Center for Retirement Studies (TCRS) shows women are at greater risk of not achieving financial security in retirement compared with men.

Catherine Collinson, president of TCRS, says: "Today's women are better educated and enjoy career opportunities that our grandmothers' generation could only dream about. However, even today, a woman's path to a financially secure retirement is filled with roadblocks and detours, such as lower pay and time out of the workforce for parenting and caregiving, which can negatively impact her own long-term retirement preparedness."

As part of its 15th annual retirement survey, TCRS offers 15 facts to try and raise awareness of

- Manisha is featured in this "Labor of Love" [podcast with RealSimple.com](#). This podcast looks at the complex relationship that many people have with money and asks, "What are some of the most common financial pitfalls that plague couples?" Manisha says, "Money is never about just the money. It's this emotional and intellectual and spiritual lens through which we each are literally viewing life. Yet, it's also a tactical tool that we have to deal with every single day. And when those two worlds collide ... "
- In the quest to be above average, the vast majority of active investors achieve results far below the mean. In this article in [The Wall Street Journal](#), Manisha writes about two reasons for this striking underperformance and what led her to become an evidence-based investor.

retirement risks that women face in addition to seven steps on how women can improve their retirement outlook. [Click here](#) to view the findings.

(Note: An infographic from TCRS to the bottom left shows that how women save for retirement varies around the globe.)

Affluent Women Survey ... By the Numbers

- 82% Manage household budget and purchase decisions
- 79% Manage household cash flow
- 75% Handle bill paying
- 46% Choose investments and manage investment accounts

The above key numbers from the 2014 Wells Fargo Affluent Women Retirement Survey show that affluent women often take the lead on handling daily finances at home (for the complete survey, [click here](#)).

Transamerica Center for Retirement Studies: How Women Save for Retirement Globally



[Click here](#) to view a larger version of the infographic.

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