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GENISTAR FINANCIAL PLANNING

Why Women Need Financial Planning

Taking control of one's future is highly important for both men and women who want to achieve their financial goals and dreams.

However, last year I learnt just how important it is for women in particular to take charge of their financial destiny.

One evening I decided to browse Eventbrite to see if there were any events of interest. I came across a free webinar titled 'Take control of Your Financial Future'. The title immediately caught my eye and

reading a bit further, I registered for it and put the date in my diary.

To say the webinar was eye-opening is an understatement. The content and presentation were interesting and informative as well as thought provoking. It delivered many facts related to women generally and to their finances.



Life Events that Affect Women

I learnt that in addition to the gender pay gap, there are a number of life events that result in women ending up with less money when they are ready for retirement.



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These Include:

- * Taking break in their career to have a baby
- * Moving to part-time work to raise a family
- * Stopping work due to menopause or women's problems
- * Taking time off to look after elderly parents

"You must gain control over your money or the lack of it will forever control you."

Divorce is another life event that affects women and their pension pots. After property, the pension pot is typically the second-largest asset in a marriage and, yet again, women tend to fare worse financially than men following a divorce.



Women and Retirement
to be continued in the
Next Issue

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