

# WHAT KEEPS YOU UP AT NIGHT?



As a woman, you have a lot to think about financially. In the list below, check off any concerns you have right now. A financial advisor 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?
- What are my retirement investment options?
- 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 women go back to school themselves or need to pay for a child's tuition, plan early for both!

- How much should I save for my child's education or if I decide to go back to school?
- Will my child or I qualify for financial aid? Where do I start?
- What are my college savings options?

## LIFE EVENTS

Don't be among the 58% of women who delay life events because of finances. Know the financial consequences of your life event choices — and plan for them!

- How do we manage our finances together after getting married?
- What happens to my 401(k) when I change jobs?
- How do I plan for possible fertility treatment or adoption costs?
- 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

As a woman, you're the likely caregiver for aging parents. Since you may take time off work, be sure to make up for any lost retirement savings.

- How does Medicare work?
- What should I look for in a nursing home?
- 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 70% of women want to know more 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?

\*2017 MFS® Heritage Planning Survey: The sample totaled 2,000 respondents (998 females) and was conducted from December 2016 to January 2017.

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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