

LADIES, TAKE CONTROL OF YOUR PORTFOLIO!



More and more women are showing an interest in financial investment, but they are still in the minority compared to men. Yet, investing money can be an effective way to build wealth, prepare for retirement or achieve personal goals. What are the reasons that prevent women from investing their money? What are the benefits and risks of financial investment for women? How can women take control of their portfolio and make their savings grow ?

The situation is paradoxical. When we know the influence of women in the field of consumption, we can only be surprised to see them so poorly served by banks, management companies or any other

financial actor. In fact, this represents a significant loss of earnings: for women but also for the economy and society in general. It also hinders their financial empowerment.



A matter of priorities

Understanding what keeps women out of finance is key to changing this situation. First of all, vision. Although men and women are affected by the same issues (financial management, taxation and transmission), their visions and priorities are different. Securing one's future is the main reason for saving and investing for women. This requires an adapted approach and service from financial partners. But where to put your savings? And in which asset class to invest when you are a woman?

Dedicated management solutions

To answer these questions, some players have started to develop solutions specifically dedicated to women's needs. The goal is to support them in their own efforts to build, perpetuate and optimize their assets. This involves, as for men, a financial assessment to determine whether the asset structure is adapted to their needs and objectives, but also an in-depth analysis of the personal and professional situation with regard to the client's profile and future scenarios foreseen (career, marriage,

maternity, projects, retirement, etc.). The support of a financial professional can be decisive here in order to select the products and services best suited to each situation, but also by aligning them with their client's values.

Tailored investment strategies

For example, interest in socially responsible investments, which is more prevalent among women than men, should be explored in greater depth. As well as bond solutions. In particular, to secure a portion of assets. In the current market environment, the construction of a diversified bond basket offers prospects of higher returns than equities with lower volatility. To increase one's capital, dedicating a bond portfolio in direct line offers today a particularly attractive return and diversification.



A response to the organization of the family unit

Women may also need specific protections for their children and family such as life insurance. This may be particularly important for women who are the primary providers of funds in the household. They may also be more concerned about succession planning and passing on their heritage in this particular case.

Create a new model

By taking control of their finances now, women will become increasingly important in the financial system. This will inevitably go hand in hand with

greater inclusiveness in the professional, social, political and decision-making spheres. This progress should benefit society as a whole and should also give a new impulse to our economies.



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