



JIGSAW SOLUTIONS GROUP

women**IN**super
SUPPORTING FINANCIAL AWARENESS WĀHINE WHAKAMOAMOA

The High Cost Chromosome – XX Retirement:
Lower pay, less savings, longer lives

WHAT WOMEN ARE ASKING ...

www.jigsawsolutions.biz

SHARON GIBLETT

Authorised Financial Adviser
Financial Planner
Financial Capability Trainer
Sorted Facilitator
Director
Coach and Mentor
Women in Super Member

Mission: Every New Zealander has access to quality financial education, providing the opportunity to become financially savvy today, while planning for their tomorrow.

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WOMEN IN SUPER

Women in Super represent women's interests in financial capability education and retirement planning and encourage women to take a more active role in setting financial objectives and developing long-term retirement savings plans.

www.womeninsuper.org.nz

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THE ISSUES

- Women's wages are consistently less than men's
- Less time in paid employment
- Part-time work / hobby work / unpaid work
- Longer life expectancy and time living alone
- Impact of divorce and separation
- Rising health costs
- Attitudes
- And so on ...



THE BARRIERS

- Having the confidence to get started
- Having sufficient disposable income to save
- Concern about making the ‘right’ choices
- Knowing where to go to obtain advice
- Wondering if they should seek professional advice
- Thinking that it’s all too hard so why bother
- Or, “She’ll be right – it won’t happen to me”



DOES THIS WORK?



SOME ARE WILLING TO TRY IT...



IT SEEMS TO BE CATCHING ON ...



EMOTIONS

Distrust

Embarrassment

Attitudes

Frustration

Shame

Lethargy

PANIC

Stress

Head in the Sand

Procrastination

Distress

Lack of confidence



WHITE KNIGHT SYNDROME



WHAT WOMEN ARE ASKING ...

- Should I buy or rent?
- How do I provide for my children?
- I had my children at a later age, they'll still be at home when I retire
- What percentages/\$\$\$ should I be setting aside?
- Should I buy rental property?
- What can I afford?
- How do I manage now let alone save for later?
- If I take time out of work what will that mean for me?
- Where should I be putting my money?
- Will my kids be able to afford to buy a house?



WHAT WOMEN ARE ASKING ...

- Will my husband/partner have enough to provide for me?
- What happens if I separate from my partner/husband?
- I'm single, I'm it, what happens if I can't work?
- I'm in a second relationship with a blended family, how do I make this work?
- How do I provide for my retirement?
- Will I be healthy?
- How much will I need in retirement?
- How long will I live for?
- What sort of lifestyle will I be able to afford?



WHAT WOMEN ARE ASKING ...

Will I be alright?



WHAT CAN YOU DO?

- Become informed and understand the issues
- Make sure **you** are financially sorted and planning
- Encourage others to do the same
- Think about what you can do to make a difference

Establish a plan, **action** it, and stick to it!



WHAT WILL YOUR RETIREMENT YEARS LOOK LIKE?

