



Retirement Planning Challenges for Mother's and Women

T. BRIAN HAYES

This Mother's Day weekend, we want to say Happy Mother's Day to all the incredible women in our lives. In fact, let's go further. Next week is Mother's Day Week, because mothers and women everywhere deserve a full week of recognition and attention.

To honor them in a meaningful way, we are approaching this from a financial perspective by sharing information and practical advice to help women build a more secure future.

A Shifting Financial Landscape

There was a time when financial affairs were largely dominated by men. That picture looks very different today. Women are an increasingly powerful presence in the workplace and as heads of households, and with that comes a growing responsibility for their own long-term financial health and retirement goals.

That responsibility, however, comes with real challenges. Building wealth and securing a financial future is harder for women in a number of important ways, which is exactly why financial literacy and advanced planning are not just helpful but essential.

The Numbers Tell the Story

According to Investment News, women control more than \$18 trillion in consumer spending, hold approximately 30% of global wealth, and are the sole head of 32% of U.S. households. Beyond that, more women are inheriting wealth due to longevity and shifting demographic patterns. Most married women will outlive their husbands and at some point in their lives will take on sole responsibility for their finances. Often, that also means stepping into legacy planning and making sure assets are properly protected and passed on to their heirs. Women have significant and specific financial planning, investment, and wealth management needs. The numbers make that undeniable.

Tune In This Weekend

Join us on The Retirement Money Matters Radio Show this weekend as we honor mothers and women by tackling the financial challenges, they face head-on. We will be sharing 5 critical planning steps every woman can take right now to strengthen and secure her retirement plan.

The show airs on Saturday morning at 6 on WIBC (93.1 FM), Saturday morning at 8:00 on 930 AM The Answer in Sarasota, Sunday morning at 8:00 on WWKI (100.5 FM), or anytime online at www.theretirementmoneymattersshow.com. You can also obtain this information by reaching out to us at Hayes Advisory Group at 452-PLAN (7526), 800-939-1603 or brian@hayesadvisorygroup.com.

T. BRIAN HAYES

FOUNDER & PRESIDENT

T. Brian Hayes is the Founder, Owner, and CEO of Hayes Advisory Group, boasting over 30 years of experience in guiding clients towards their retirement goals. Specializing in pre-retirees and retirees, he ensures clients understand their planning options and tailor's strategies to their unique needs. A strong advocate for education, Hayes regularly writes and speaks on financial topics, hosts a weekly radio show on retirement, and instructs for The Prepare Institute, a 501-3 non-profit educational institution. He holds memberships in prestigious financial organizations like The Indiana Network of Estate Planning Professionals and The National Association of Insurance and Financial Advisors. Hayes is a distinguished member of the Million Dollar Roundtable (MDRT), with multiple honors recognizing his professional expertise and ethical standards. Based in Central Indiana, he serves clients across the U.S. and Canada, residing with his wife and three children.

Investment Advisory Services offered through Brookstone Capital Management LLC and Milestone Asset Management LLC, both Registered Investment Advisors. Investments and/or investment strategies involve risk including the possible loss of principal. There is no assurance that any investment strategy will achieve its objectives. This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Avery Hayes and/or Hayes Advisory Group are not affiliated with or endorsed by the Social Security Administration or any other government agency. The information provided is not intended as tax or legal advice and should not be relied on as such. You are encouraged to seek tax or legal advice from an independent professional. Any examples are for illustrative purposes only and do not take into account your particular investment objectives, financial situation, or needs and may not be suitable for all investors. It is not intended to project the performance of any specific investment and is not a solicitation or recommendation of any investment strategy.

