

Professional and executive women face a number of unique challenges in their financial and retirement planning



With a longer lifespan and often less time building a nest egg, the financial and retirement challenges for professional and executive women can be difficult to understand and plan for. At some point in time, nearly every woman will have sole responsibility for her finances. Some choose to be single. Many will divorce. And those who are married should expect to outlive their spouse thereby losing one Social Security check and possibly a portion of a pension check.

Other factors make it especially important for women to plan. They may be the primary caregiver

for their children or elderly parents. By living longer, their health care costs in retirement can be higher than expected.

Clearstone Wealth Management knows that goal-based planning and investment management must address the unique challenges professional women face when planning their future. We create plans and investment strategies to support her needs and desires.

Clearstone's Total Wealth Solutions for professional and executive women

Though every situation is unique, we help professional and executive women:

- Create a holistic plan that includes your family, your current or expected caregiving demands, your career, your financial goals, and the amount of investment risk you are comfortable with
- Consolidate all retirement and other investment accounts into a single, unified strategy
- Consider financial “catch-up” strategies if and where needed
- Perform financial modeling as needed to monitor your financial progress thereby providing a sense of security and confidence
- Review and advise on current retirement accounts to align them with the larger, goal-based plan
- Create, implement and communicate investment strategies to meet your objectives
- Review benefits packages and separation packages and discuss the pros and cons of what is offered
- Create financial models for pre- and post-retirement goals
- Discuss best uses of extra cash (e.g. pay off debt or invest)
- Evaluate and advise on your insurance coverage such as life, disability, umbrella liability
- Review and advise on estate and wealth transfer plans
- Ongoing investment management from a fiduciary and fee-only financial advisor