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**ChFC®**, **CLU®CDFA™**  
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Typical stages of a woman's life are: building a career, being a wife, begin a mother, and finding themselves suddenly alone. A woman can find herself suddenly alone due to divorce or losing her loved one. Losing a loved one is not just for the older woman; loss can happen at any stage of life; and divorce is not for the young. The "gray divorce" rate have more than doubled since 2010.

These different stages need a sound "house of financial security" that is flexible enough for today, while protecting from the unforeseen of tomorrow.

As many as 80-90% of women will be solely responsible for managing their own money at some time in their life. I have said, and I have heard from my clients and friends repeatedly, they want to be financially independent. But what does this look like, how does a woman go about building her "house of financial security" when she finds herself suddenly alone?

I have experience working hard to build my career, divorce, being a single mom, being a mother in a blended family and finding myself suddenly alone by becoming a widow. And for many women, this is the first time they have had any responsibility for her family's finances. I believe I can help.

My values are God, family, health, and work. I share these because they are the cornerstone of how I live my life.

I have earned the advanced professional designations of Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®), and earned the designation of Certified Divorce Financial Analyst™ (CDFATM). These designations required a great deal of study and require continued education credits along with a code of ethics in addition to what FINRA requires. I would be honored to be your Financial Professional.

Contact Carol by calling (405) 286-1500, emailing [CHager@HTK.com](mailto:CHager@HTK.com), or by visiting her website [www.CarolHager.net](http://www.CarolHager.net).