



1st ANNUAL FEMALE SYMPOSIUM

In Honor of International Women's Day

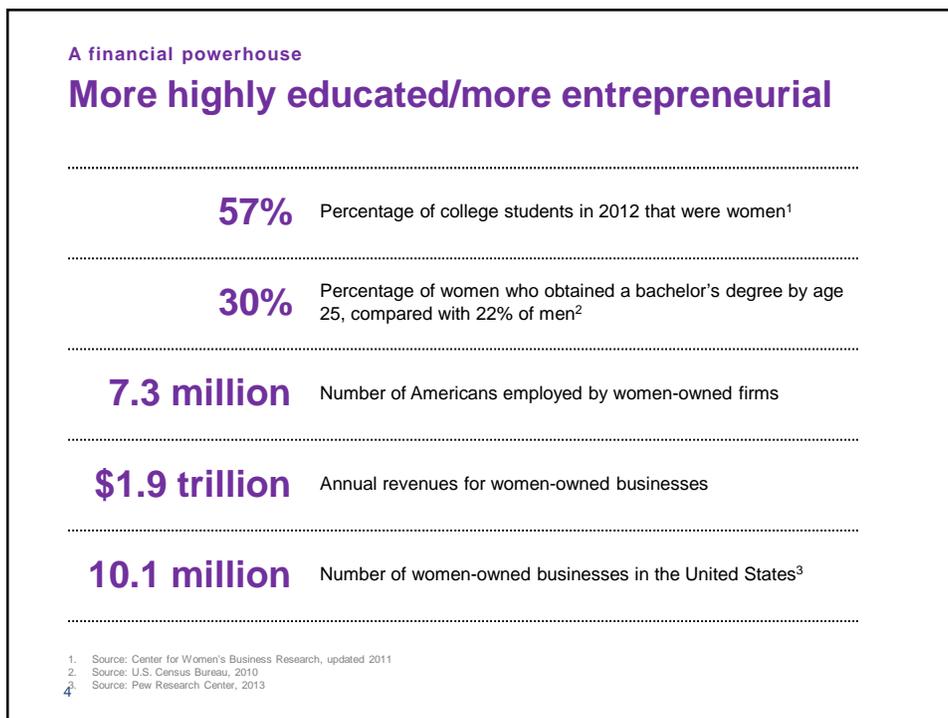
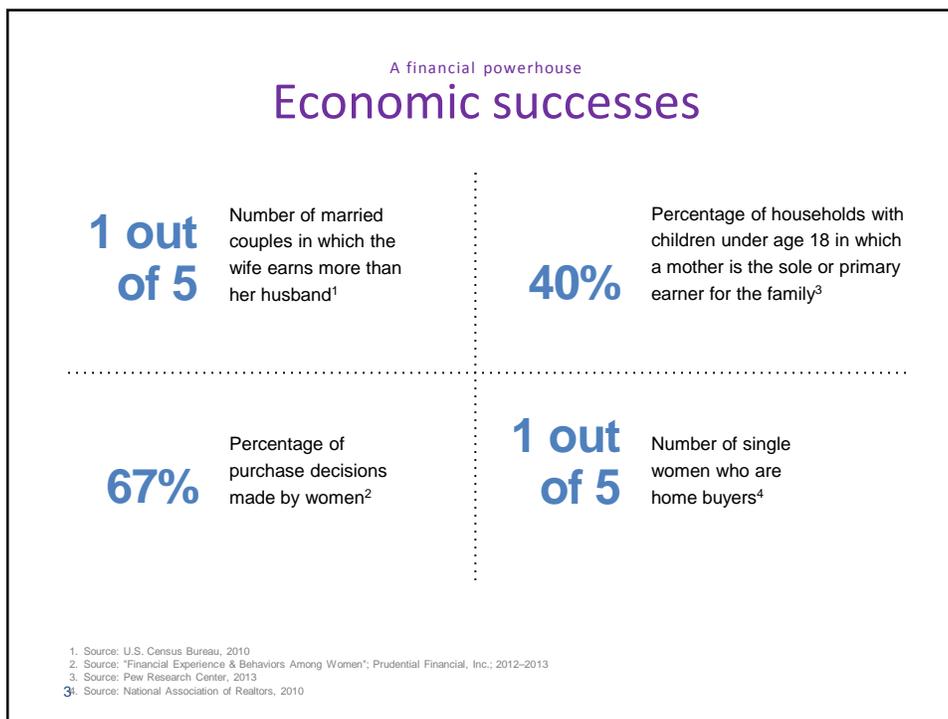
Tuesday, March 8th 2016

Marah B. Fineberg-Kuck, CERTIFIED FINANCIAL PLANNER™
First Vice President- Investments



" Women think of money as a family affair,
that it's there to help the entire family, and
don't think of it as satisfying their needs."

- Ginita Wall, Author, *It's More Than Money, It's Your Life.*



The details can be confusing



Three attributes of women



Nurturers



Generous



Philanthropic

Recognize the subtleties of women versus men

	WOMEN	MEN
Wealth is ...	Security	Status & Power
I will manage it ...	Collaboratively	Alone
I confer with ...	Friends, peers, relatives	Smaller group
I make decisions thru ...	Conversation, interactions	Data , statistics
Contact me ...	Regularly, often	When work is complete

“The financial services industry prefers to treat all clients as gender-neutral, even though there is clear evidence this is a mistake.” 1

1. How to Give Financial Advice to Women: Attracting and Retaining High-Net-Worth Female Clients, Kathleen Burns Kingsbury, 2013.

Every woman needs a financial plan . . .

. . . Equal in importance but not identical to a man’s



Women can expect to live five years longer than men.¹



Women earn 77 cents of every dollar earned by men.²



Women hold only 24% of the most senior roles in businesses globally.³

1. Social Security Administration, 2012
2. U.S. Census Bureau, September 2013
3. Grant Thornton, International Business Report, 2014

Life-defining events have an impact on your finances



Changes in
employment
status



Changes in
marital status



Changes in
family dynamics

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Changes in employment status Taking or leaving a job

10-11x

Number of times
you can expect to
change jobs during
your lifetime¹

3 years

Length of time
that a majority of
Millennials expect to
stay in a job²

45%

Percent of employees
who cash out their
401(k) when they
leave a job³

- **Strategies**

- Contribute to your employer's retirement plan, especially if the company matches your contribution.
- Don't leave your 401(k) behind. Consider consolidating your employer retirement plan savings by rolling it into an IRA when you terminate employment.
- Consider a spousal IRA.

1. Source: U.S. Bureau of Labor Statistics; news release; July 25, 2012
2. Recruiter.com, "Job Tenure: A Millennial's Perspective," January 2013
3. Bankrate.com; "Leave 401(k) or Roll It Over?"; January 1, 2008

Changes in employment status

Approaching retirement

Think through the details years ahead



- **Strategies**
 - Understand your income needs.
 - Determine your income sources.
 - Calculate your income stream from all sources.
 - Find out if you're eligible for retiree benefits from your employer or your spouse's previous employers.
 - Meet with a Social Security specialist to determine the best way to receive benefits.

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Changes in marital status

Getting married or remarried

- **Keep the discussion about money matters going and going . . .**
-



- Strategies**
- Understand each other's financial goals and priorities.
 - Exchange credit reports.
 - Consider new estate-planning needs.
 - Discuss name changes and asset titling
 - Review same-sex marriage rules in your state.

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Changes in marital status

Making a comeback after divorce**Women who divorce generally suffer financial setbacks****Strategies**

- Be proactive.
- Understand what you own and why.
- Ensure you have emergency funds available if joint accounts become inaccessible.
- Open accounts in your name to establish a separate credit history.
- Find out the full extent of your outstanding debt because you may be jointly responsible.
- Change passwords on your accounts.

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Changes in family dynamics

Death of a spouse**2:1**

Ratio of women to
men who are age
85 and older

• **Strategies**

- Understand the intent of legal documents, particularly if you are a named executor or medical care proxy.
- Understand how your wills and trusts work and update them as needed.
- Articulate your immediate needs to your financial advisor, even if you initially feel unable to discuss your overall finances. – Discuss emergency funds & liquidity

Source: U.S. Census Bureau, Population Division, September 2011

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Today's retirement reality

The Sandwich Generation



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Changes in family dynamics

Caring for your children and parents . . .

. . . At the same time

66% Percent of caregivers who are predominantly women ¹	4.6 years Average length of time that caregivers stay in their role ²	\$324,044 Lifetime income loss for female caregivers ¹
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1. International Retirement Resource Center, 2013.
3. Caregiving Costs to Working Caregivers, MetLife Mature Market Institute, 2011

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Changes in family dynamics

Caring for your parents



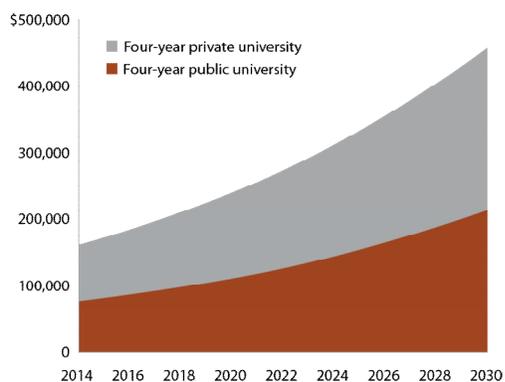
- **Strategies**

- Begin conversations with your parents now.
- Make it a point to meet with your parents' financial team.
- Include your siblings in the decision-making process.
- Update your financial plan to include potential lifetime income losses.

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Changes in family dynamics

College costs



- **Strategies**

- Prepare in advance for education costs
- Teach children to save
- Coach them on how to be responsible spenders
- Talk about the value in giving back
- Draft Power of Attorney for children over the age of 18

Costs based on 2011-2012 estimate of average tuition and room and board in current dollars for four-year public and private universities according to the 2011 Trends in College Pricing published by The College Board. Projected pricing assumes a 6% annual increase in college costs.

Millennials and money

- 2/3 Proportion of Millennials who believe they will achieve a greater standard of living than their parents
- 81% Percentage of Millennials who believe they need to pay off their debts before they can begin to save for retirement

Key insights

The purpose of this Wells Fargo survey was to gauge the financial attitudes, behaviors, and perspectives of Millennials aged 22–32. Results uncovered six key attributes of Millennials and their relationship with money. In general, they are:

- Confident in their prospects for the future and feel they are in control.
- Most concerned about their student loan debt.
- Still aspiring for higher education, but some question the cost/benefit.
- Confident in their retirement outlook but use employer retirement plans like piggy banks.
- More risk averse than Boomers when it comes to investing.
- Not averse to working with a financial advisor but are skeptical about working with financial institutions.
- Millennials are optimistic despite a challenging start to adulthood

Millennials say financial literacy should be taught in school

- A majority of Millennials think personal finance should be taught by high school (79%), college (73%), and their parents (70%).¹
- The top four personal finance topics that Millennials wished they learned more about in school are:
 - Basic investing (70%),
 - how to save for retirement (60%),
 - how loans work (59%),
 - impacts on credit scores (58%)

1. Wells Fargo Advantage Funds- Essentials of Excellence-, "Millennials and money"- 2013.

How can you prepare?

Conversations



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Organize your financial house starting today



Changes in marital status

- As a blended family, how should we be handling our finances?
- Will I outlive my husband/partner?
- As someone who is in the middle of a divorce, how can I make the most of my finances now?
- As a single parent, how do I juggle my financial goals?
- What do I need to do now that I am single again?
- Although I am married, should I have a financial plan of my own?
- Am I comfortable with investing my money?

Changes in family dynamics

- Will I need to be a caregiver for my aging parents?
- As a caregiver, what do I need to know?
- If I make a bad financial decision, will I let others down?
- How do I prioritize caring for my children and my aging parents?
- How can I help my mother understand her finances now that my father has passed away?
- What should I do with the inheritance I recently received?

Changes in employment status

- How much do I need to save for retirement?
- What should I do with my retirement money from my last job?
- How much income will I need in retirement?
- Will I outlive my money?
- How do I make sure I won't become a financial burden to my family?
- I feel financially secure, but how can I be sure I am making the right moves with my money?

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Leverage the expertise of your financial advisor



Ask about:
Conflicts of interest?
Certifications and Background?
Fiduciary Responsibility?- Prudent Man Rule
Company Proprietary sales process?

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What do women want from Trusted Advisors?

- A collaborative approach
- A human connection
- An education
- An inclusive process

Speaker Panel Q&A

Nancy Long Cole, Attorney at Law

782 Pacific Avenue, Long Beach, CA 90813
 Tel: (562) 231-6708 | Fax: (562) 684-4037
 Email: nancylongcole@gmail.com
 Website: <http://www.nancylongcole.com>

Shannon Sweeney-Harford, Owner & Agent

SKS Insurance Agency, Inc. ; California Insurance Lic # 0D78714
 1500 Pacific Coast Highway Suite D, Seal Beach, CA 90740
 Tel: (562) 493-3900 | Fax: (562) 684-0850
 Email: shannon@sksinsuranceagency.com
 Website: <http://www.sksinsuranceagency.com>

Faith Harp, Sr. Loan Officer

Prime Lending; NMLS 13649
 27101 Puerta Real, Suite 280, Mission Viejo CA 92691
 Tel: (949) 705-7473 | Fax: (866) 908-6652
 Email: fharp@primelending.com
 Website: <https://lo.primelending.com/fharp>

Future Educational events:



Educational Series for Financial Empowerment

You are invited to join us for an educational seminar workshop.

Today, No matter your role or age, you need to have many places to turn for business and personal support. This is particularly important for many, who juggle multiple roles on a daily basis: serving our families & clients, growing a practice or nest-egg, volunteering in the community and focusing on friends and family. Attendees here will have ample opportunity for professional exchanges, learn best practices, and obtain applicable resources on the topics.

RSVP Required – Open to the Public, with limited Space & Complimentary Dinner will be served.

DATE:	TIME:	LOCATION:	TOPIC:
Tuesday, April 12 2016	6:00 p.m. - 8:00 p.m.	Fountain Valley, Claim Jumper	Aging & its Financial Implications- Planning for Housing
Tuesday, April 19 2016		Long Beach, Mimi's Cafe	Women & Wealth: The Confidence of a Life Well Planned
Tuesday, May 3 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Investing Basics- Education
Tuesday, May 10 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Investing Basics- Education
Tuesday, May 17 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Investing Basics- Education
Tuesday, June 7 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Medicare & Long Term Care
Tuesday, July 12 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Family Estate Planning
Tuesday, July 26 2016	6:00 p.m. - 8:00 p.m.	Long Beach, Mimi's Cafe	Social Security

Seating is limited. RSVP to Kristy Archi at 562-799-2143 or Kristy.Arch@wellsfargoadvisors.com

These seminars are supported and financially sponsored by Guest Speakers and Industry Sponsors.

2nd ANNUAL FEMALE SYMPOSIUM
In Honor of International Women's Day
 Wednesday, March 8th 2017

Leadership, Volunteers, Participation, Ideas
Feedback

Symposium evaluation form
In Honor of International Women's Day
 Tuesday, March 8 2016

Please print

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Email address: _____

Presentation content:

Excellent Good Poor

Speaker's presentation:

Excellent Good Poor

Overall length of presentation:

Just right Too long Too short

Other Comments: _____

How can we help you?

I would like to meet with you for a complimentary consultation.

Daytime phone: _____

Evening phone: _____

Best time to call: _____

Email: _____

Occupation: _____

Company: _____

I would like more information on the following:

Yes I would like to volunteer in ANY capacity Next Year

1ST ANNUAL
FEMALE SYMPOSIUM
TUESDAY MARCH 8TH 5:30PM-7:30PM

In Honor of International Women's Day, You are invited to the 1st Annual Female Symposium

We have a remarkable opportunity for you to learn, talk, and network with other women and professional leaders in your area, share laughs and stories over good refreshments. Learn about the opportunities and challenges with females in today's modern ever changing world. Come to an interactive session discussing "real life" scenarios that will help give you the confidence to make good decisions for your family in regards to investment planning. Whether you're at the end of your rope or the top of the corporate ladder, there is always more to learn about how to financially lead yourself and your family.

Date: Tuesday, March 8th 2016

Time: 5:30 p.m. – 7:30 p.m.

Location: Cypress Navy Golf Course, Eagle's Nest Clubhouse
5660 Orangewood Ave, Cypress, CA 90630
No RSVP needed – Open to the public
Complimentary Hors d'oeuvres will be served.

Hosted by: Marah Fineberg-Kuck, CERTIFIED FINANCIAL PLANNER™
First Vice President- Investments

This is a grassroots female centered event to create enhanced awareness and financial education in Southern California but is open to all who wish to attend. This symposium is supported and financially sponsored by Wells Fargo Advisors, LLC. It is educational in nature and no company-specific products will be discussed.

1ST ANNUAL
WOMEN'S SYMPOSIUM
TUESDAY MARCH 8TH 5:30PM-7:30PM

In Honor of International Women's Day, You are invited to the 1st Annual Female Symposium

Tuesday March 8th 5:30pm-7:30pm

Cypress Navy Golf Course, Eagle's Nest Clubhouse
5660 Orangewood Ave, Cypress, CA 90630
No RSVP needed

We have a remarkable opportunity for you to learn, talk, and network with other women and professional leaders in your area, share laughs and stories over good refreshments.

Learn about the opportunities and challenges with females in today's modern ever changing world. Come to an interactive session discussing "real life" scenarios that will help give you the confidence to make good decisions for your family in regards to financial planning.

Whether you're at the end of your rope or the top of the corporate ladder, there is always more to learn about how to financially lead yourself and your family.

THIS IS A GRASSROOTS FEMALE CENTERED EVENT TO CREATE ENHANCED AWARENESS AND FINANCIAL EDUCATION IN SOUTHERN CALIFORNIA.

WOMEN'S SYMPOSIUM 2016 SPONSORS

Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

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