

QUICK START FLYER

Life Insurance Needs in the Women's Market

WOMEN WANT HELP TO GET ON A PATH TO ACHIEVE THEIR FINANCIAL GOALS.

In order to do this, they need to grow and protect their lifetime income and their legacy. Life insurance can be one way to help accomplish this. You can help them through:



Education—help them using language that resonates with them



Advice—take time to listen for what's needed and why



Solutions—be thoughtful in your explanations and encourage questions

Understanding the primary challenges women face in strategizing for retirement is critical.

WOMEN FACE UNIQUE FINANCIAL CHALLENGES COMPARED TO MEN

- **They live typically longer**—women are expected to outlive men by 5.3 years.¹
- **They earn less**—on average, research indicates that women make \$.81 for every dollar earned by a male worker.²
- **They tend to work more as unpaid laborers at home**—women spend approximately twice as much time as men on household chores and unpaid caregiving.³

Now that you know why women may face different circumstances in their financial plans, you can put yourself in a position to become a valuable resource for them.

START BY CONSIDERING A WOMAN'S AGE

Create guidance for her to start getting her financial wellness in hand:

UNDER 30 THEY CAN:

- Work on creating a lifestyle budget.
- Start saving for retirement as soon as possible.
- Work on a budget to find ways to save while paying down any loans.

Role of life insurance at this age:

Younger women may not have a great need for life insurance, especially if they're single. However, their need will grow quickly as they age, and helping them establish good financial wellness habits early can help them in the future.

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UNDER 50 THEY CAN:

- Ensure they have life insurance.
- Protect themselves with disability insurance.
- Consider long-term care insurance.

Role of life insurance at this age:

Women in this age group should give strong consideration to life insurance. The solutions you discuss should take into consideration all of the unique financial challenges mentioned earlier.

OVER 50 THEY CAN:

- Maximize savings if possible.
- Shift focus from kids toward putting more of their dollars and saving strategies to retirement.

Role of life insurance at this age:

Women over 50 should consider life insurance that has a chronic illness rider. Policies that grow cash value can help them prepare for longevity, being alone, making up for retirement shortcomings, etc., and should strongly be considered in this phase.

HOW TAXES, HEALTH INSURANCE, AND MEDICARE WILL AFFECT HER RETIREMENT SECURITY

This may be dependent on her life stage and particular situation. For women who are many years from retirement, this may be a way to set the stage for a long relationship. Break it down:

- **Medicare premiums in retirement** are banded by taxable income. So the more taxable income they have, the more they will pay for Medicare. Try to grow their other pools of money that will either not be taxed or only taxed for capital gains in retirement.
- **When to collect Social Security (SS)** is an important consideration. Delaying collecting SS for as long as possible will allow it to grow. The surviving spouse, which is often the woman, will collect the larger SS.

Role of life insurance:

Life insurance policies can help cover Medicare shortcomings. Distributions from cash value policies could help defer drawing income from Social Security, and more.⁴

FOR WOMEN ENTREPRENEURS, CONSIDER BOTH THEIR BUSINESS AND PERSONAL NEEDS

A business owner needs retirement savings, too. If they haven't created a 401(k) plan for their business, there are other retirement accounts that can be set up:

- **SEP IRAs**
- **SIMPLE IRAs**

Creating a plan to sell their business is something that can be done now.

- **Succession planning** can identify who will buy their business, put a buy-sell agreement in place, and in some cases, purchase life insurance to help in case of a premature death.

Role of life insurance:

Life insurance business strategies can help address many types of needs for small businesses. It can be a simple way to protect a business in all phases—start up, growth, maturity, and transition.

Call your Prudential Wholesaler to talk about the opportunities in the women's market.

¹ USAFacts, Do women live longer than men in the US? March 2025.

² U.S. Census Bureau, 2024 earnings data; Institute for Women's Policy Research (IWPR), 2025.

³ The Free-Time Gender Gap: How Unpaid Care and Household Labor Reinforces Women's Inequality, October 2024.

⁴ Outstanding loans and withdrawals will reduce policy cash values and the death benefit and may have tax consequences.

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