

Own your worth

Why women should take control of their wealth to achieve financial well-being

Women around the world know that they're living longer



Most women take care of short-term finances...



Longevity influences women's top financial needs



76%
retirement planning



72%
long-term care planning



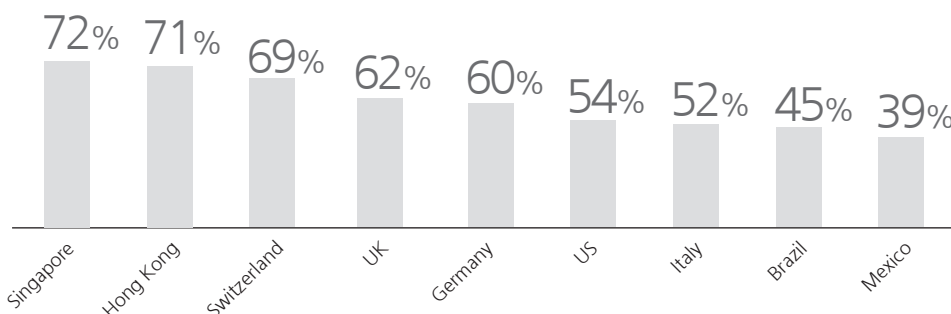
68%
insurance

...but opt out of long-term finances

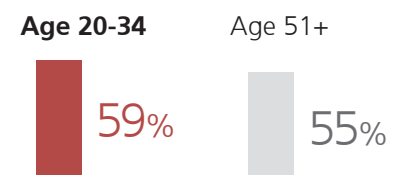
58%
"My spouse takes the lead in major financial decisions."



Globally, women defer long-term financial decisions to spouses



Younger women defer even more



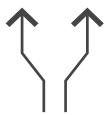
How women can take control >

Why women opt out



82%

"I think **my spouse knows more about this topic** than I do."



79%

"We take a **divide-and-conquer approach**. I focus on other responsibilities."



78%

"My spouse is the **primary breadwinner** in the family."

Opting out has high costs when marriage ends



74%

of widows and divorcees discover negative financial surprises

Women who have been there know better

77%

of divorcees and widows encourage other women to **take a more active role** in their finances



Sharing decisions equally has big benefits



95%

"If something happens to my spouse, I will **already know** all about our finances."

94% "I am more confident about our financial future."

93% "We make fewer mistakes with both of us involved."

91% "I am less stressed about our finances."

Be involved in your financial future. Talk to your UBS Financial Advisor today.

About the survey: From September 2017 to January 2019, UBS surveyed 3,652 women. Of these women, 2,251 were married with at least \$1m in investable assets. Others (1,401) were either divorced or widowed. These women had at least \$250k in investable assets. UBS also conducted interviews with 71 female respondents. The entire sample was split across nine markets: Brazil, Germany, Hong Kong, Mexico, Singapore, Switzerland, Italy, the UK and the US.

© UBS 2019. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved. UBS Financial Services Inc. is a subsidiary of UBS AG. Member FINRA/SIPC. Expiration: 2/2/20. Approval date: 2/19/2019. Review Code: IS1900727. 2019-117659