

# 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



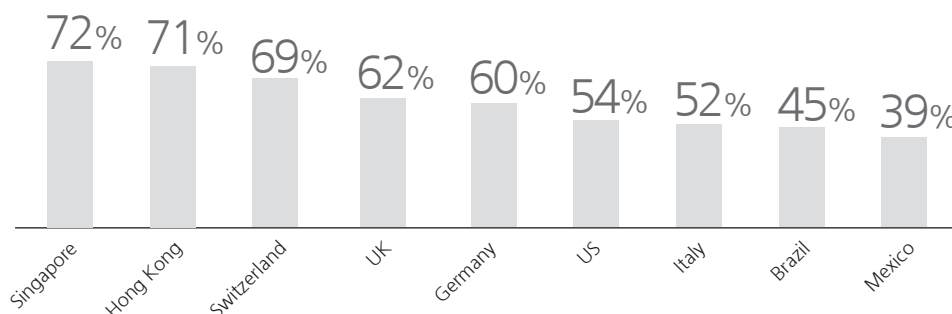
**68%**  
insurance

...but opt out of long-term finances

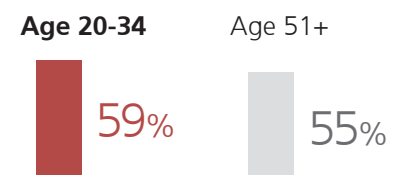
**58%**  
"My spouse takes the lead in major financial decisions."



Globally, women defer long-term financial decisions to spouses



Younger women defer even more



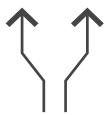
How women can take control >

## 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.

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