

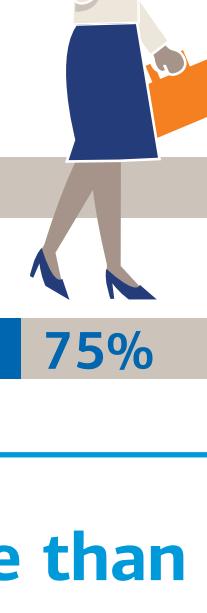
# The Future of Finance is Female

Merrill Edge® Report: Spotlight on Women

## Today, women feel increasingly in charge of their finances

Primary financial decision-maker for their household

55%



Gained more financial-decision making power over the last 20 years

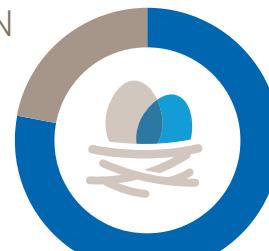
75%

## And women appear to be more proactive than men

Rather than procrastinate on future investments, women are proactively saving for...

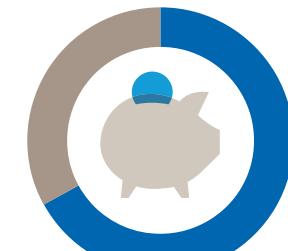
All at higher rates than men

WOMEN



Retirement

84%



Emergency fund

74%



Buying a house

72%

MEN



Retirement

78%



Emergency fund

67%



Buying a house

66%

## But there's still a confidence gap

Nearly half of women reported making money in the market in the past year  
↓ 20% lower than their male counterparts

Don't have money in the stock market



Women trust their instincts for nearly every aspect of life including:

Having children

91%

Supporting or donating to charities

83%

Becoming a homeowner

78%

But they are less likely to trust their instincts alone when it comes to:

Retiring

75%

Buying a car

68%

Investing their money

56%



Source: Merrill Edge Report Spring 2018

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### Methodology

Convergys (an independent market research company) conducted a nationally representative, panel-sample online survey on behalf of Merrill Edge April 9-20, 2018. The survey consisted of 1,000 mass affluent respondents throughout the U.S., including 516 female respondents. Respondents in the study were defined as aged 18 to 40 (Gen Z/Millennials) with investable assets between \$50,000 and \$250,000 or those aged 18 to 40 who have investable assets between \$20,000 and \$50,000 with an annual income of at least \$50,000; or aged 41-plus with investable assets between \$50,000 and \$250,000. For this purpose, investable assets consist of the value of all cash, savings, mutual funds, CDs, IRAs, stocks, bonds and all other types of investments such as a 401 (k), 403 (B), and Roth IRA, but excluding primary home and other real estate investments. The margin of error is +/- 3.1 percent for the national sample and about +/- 5.6 percent for the oversample market, reported at a 95 percent confidence level.

### Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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