

# Are you a **Woman of Influence<sup>SM</sup>?**

Tips to help you become more  
financially empowered



For all that's ahead.®

**Allianz** 

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# 1 in 5 women is a ***Woman of Influence.*** Is that you?

How financially secure do you feel? How confident are you in your ability to spend, save, and invest wisely?

In the wake of the 2008 financial crisis, Allianz Women, Money, and Power<sup>®</sup> studies identified a new type of woman – the Woman of Influence<sup>SM</sup>.

She is more empowered, informed, and active with respect to finances. She's more focused on learning about financial matters and making the most of her financial future.

Are you this type of financially empowered woman?  
Would you like to be? Would you like to help a friend or family member become more capable and confident in money matters?

**You can start here.**

## Tips for today's – and tomorrow's – Women of Influence.

No matter where you are today, we encourage you to deepen your involvement with financial matters and grow more confident about financial and retirement planning.

Here are some important steps you can take to put yourself on the path to becoming a Woman of Influence<sup>SM</sup>:

- **Be willing to learn.** The more you know about money management, investing, and retirement planning, the more confident you'll be about making decisions and taking action.
- **Start saving early and often.** Take your financial future seriously. If you're not already consistently putting money away for the future, get into a systematic savings habit now. Know where you want to be in the future and keep working toward those goals.
- **Be the chief financial officer of your household.** Take responsibility for being part of the money management decisions for your household. Know your current financial situation and get involved in building and ensuring your financial security.
- **Build an emergency fund.** Concentrate on growing your savings by decreasing expenses and, if possible, increasing your income. An emergency fund can help ensure your short-term security.
- **Pay off debt.** Reducing your debt – especially high-interest credit card debt – can help in the long term. Pay off your credit card debt first if you're carrying a balance.
- **Fund your retirement.** Retirement savings are the foundation for your comfort in later years. If you don't have a retirement account, get one. If you do, maximize your retirement contributions and take advantage of any employer matching contributions.

- **Embrace some risk.** By nature, many women are risk-averse. However, it takes a certain level of risk in investing to realize greater returns. To help manage risk, diversify your investments.<sup>1</sup>
- **Advance your career.** Your career can be one of most important investments you make. Look for ways to increase your earning potential. More income, more benefits, and more opportunity can help you in both the long and short term. Network with other Women of Influence<sup>SM</sup>. Talk with and learn from other women who have set financial goals. Hearing these stories can help inspire you to start setting your own goals.
- **Seek professional guidance.** Women will hire a trainer to get in shape but often shy away from seeking out a financial professional to help them get their money matters in order. Talk to a financial professional about your financial situation, your financial goals, and how you may achieve them.

Talk to your financial professional about a strategy for your financial and retirement needs. That's what ***Women of Influence*** do.





<sup>1</sup> Diversification does not ensure a profit or protect against loss.

## What makes a Woman of Influence?

- She has primary or joint responsibility for handling major investment decisions and activities in her household.
- She's focused on more than just saving money.
- She has a good understanding of financial products.
- She's very interested in learning about financial planning.
- She's been active in financial planning since the financial crisis of 2008.
- She has some or a great deal of responsibility for managing personal or household long-term savings and investments.
- She believes that women should be more involved with financial matters than in the past.

The more that you feel the above statements describe you, the more likely you are to be a Woman of Influence<sup>SM</sup>.





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Through a line of innovative products and a network of trusted financial professionals, Allianz and Allianz Life of NY together help people as they seek to achieve their financial and retirement goals. Founded in 1896, Allianz, together with Allianz Life of NY, is proud to play a vital role in the success of our global parent, Allianz SE, one of the world's largest financial services companies.

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