Among non-retired women investors, uncertain market conditions have a rising number feeling unsure about their ability to retire at all.

Survey methodology: The research was conducted online within the U.S. by The Harris Poll on behalf of Nationwide from January 4-13, 2023, among 511 advisors and financial professionals and 789 investors ages 18+ with investable assets (IA) of $10K+. Advisors and financial professionals included 266 RIAs, 146 broker-dealers, 128 wirehouse and 55 other financial professionals. Among the investors, there were 203 Mass Affluent (IA of $100K-$499K), 167 Emerging High Net Worth (IA of $500K-$999K), 106 High Net Worth (IA of $1M-$4.99M) and 104 Ultra High Net Worth (IA of $5M+), and 209 investors with $10K to less than $100K investable assets (less affluent). Investors included a subset of 224 “pre-retirees” age 55-65 who are not retired.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

This information is provided in a general and non-intended manner for educational purposes only. This information is based on current laws, which are subject to change at any time, and has not been endorsed by any government agency.

Nationwide Investment Services Corporation (NISC), member FINRA, Columbus, OH. Nationwide Retirement Institute is a division of NISC.

Financial professionals help ease female investors’ concerns.

Concerns about market volatility and a potential recession are top of mind among women investors. More than 40% of women investors believe the U.S. is already in a financial crisis while nearly one-fourth (24%) fear a financial crisis in the coming year will negatively impact their ability to retire. Given this economic uncertainty, women investors are increasingly seeking guidance from financial professionals.

Women are unsure about their retirement plans.

Among non-retired women investors, uncertain market conditions have a rising number feeling unsure about their ability to retire at all.

Top immediate challenges to women’s retirement portfolios:

- **Inflation**: 54%
- **Economic recession**: 32%
- **Market volatility**: 21%

Those threats are changing women’s retirement plans.

- 84% say they will need to supplement their income based on their retirement savings
- 46% say they’ll have to continue working in retirement in some capacity

Volatility leads to lifestyle and financial planning adjustments.

Non-retired women investors are adjusting their approach to saving for retirement to weather a potential financial storm.

- 31% say they will need to supplement their income based on their retirement savings
- 28% say they’ll have to continue working in retirement in some capacity
- 12% planning to move to a new location with a lower cost of living

Within holistic retirement plans, financial professionals are prioritizing protective solutions against their clients outliving their savings such as...

- **Annuities**: 87%
- **Social Security**: 42%
- **Fixed income investments and bonds**: 42%
- **Dividend yield stocks**: 44%
- **Planning to move to a new location**: 12%
- **Avoiding unnecessary expenses over the next 12 months**: 26%
- **Managing their investments more conservatively**: 5%

Financial professionals help women feel more confident.

Women investors are increasingly turning to financial professionals to help improve the resilience of their portfolios. More than half (53%) of women investors are working with a financial professional and the overwhelming majority (97%) said their financial professional helped their financial planning to help their ability to make good financial decisions, even amid market uncertainty.

As a trusted financial professional, you are in a great position to help your female clients navigate market volatility as they plan for their financial futures and retirement. Nationwide can help with insights and solutions that can help your clients feel more confident about their financial futures.

See how you can help clients feel more confident about saving for retirement by visiting https://nationwidefinancial.com/nationwide-retirement-institute/diverse-markets

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