



EQUITABLE

Women are saving more for retirement

Invest in your 403(b) plan

A recent survey found women's top financial concerns to be:¹

- Outliving retirement savings.
- Not having adequate sources of guaranteed income for life.

Money well saved

As a busy woman with many things competing for your time and money, it is tempting to put off saving for your retirement until later in life. Do any of the following statements sound familiar?

- I don't have time to think about saving right now.
- I will start saving when I make more money.
- My partner is saving for our retirement.
- I have to take care of my loved ones.

All of the above are real issues for women and often make it harder to save than it is for men. Statistics show women live longer, making it even more important for women to save. The sooner you start saving, the more secure your financial future can be.

Reality by the numbers

59

is the average age women become widows in the United States²

Women save about

30%

less on average, compared to men, by the time they retire

70.6%

of nursing home residents are women, at an average cost of \$106,000 per year⁴

70%–90%

of preretirement income, on average, is needed in retirement⁵

Equitable is committed to helping educators build fulfilling futures

Equitable Financial is the #1 retirement plan provider for the K–12 market⁶

Equitable Financial Life Insurance Company (Equitable Financial) is a U.S. financial services company that builds fulfilling futures. For more than 160 years, we've been working with clients across generations, building on what's proven and pursuing what's possible. We've helped over one million educators plan for the retirement they deserve, and we're committed to providing personalized guidance to help you make smart choices for your own life's most important decisions.



A personal approach on your terms

You can connect with us in the way that works for you:

- Meet with a financial professional one-on-one for personalized guidance.
- Talk to us over the phone to get answers and help with retirement planning.



Get the right guidance at the right time

We can help you turn investing into a series of time-manageable steps so you can carefully balance the growth you want with the security you need.

- Determine how much to save each month.
- Decide how to invest that money.
- Adjust your savings strategy as your life and needs change.

For more information about preparing for a comfortable retirement, contact your Equitable Advisors representative or visit equitable.com.

1 Survey conducted by Equitable Financial.

2 "Widows are younger than you think," 2022. <https://rethinking65.com/2022/09/07/widows-are-younger-than-you-think>.

3 "What holds women back from saving — and what they can do about it," April 3, 2023. <https://www.cnbc.com/select/why-women-dont-save-as-much-as-men>.

4 "25 insightful nursing home statistics 2023: Residents, locations and long-term care," March 20, 2023. zipppia.com/advice/nursing-home-statistics.

5 "What you need to know about retirement income replacement rate," December 15, 2022. smartasset.com/retirement/what-you-need-to-know-about-retirement-income-replacement-rate.

6 LIMRA, Not-For-Profit Survey, Q4 2022 results based on 403(b) participants and contributions.

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