



Hidden Opportunity Right in Front Of You: 6 Reasons Why You Need to Be Marketing To Single, Widowed, and Divorced Women

An executive summary from the USA Financial® companies

To inquire about a possible relationship, we invite you to contact us at (888) 444-0125
and speak with one of our Business Development Vice Presidents.

Executive Summary

If you're like most advisors, you're always looking for new ideas and opportunities to grow your practice. You've probably bought "systems" and "stuff in a box" from organizations touting the next greatest marketing invention. You can probably relate to the statement "I've seen it all." Truth is – you probably have. Unfortunately, many advisors can't see the forest through the trees. You have an opportunity right in front of you, ready for you to capitalize..but you might not even realize it. Will you capitalize on it? Are you getting your share of the most impactful market segment in the United States?

Is it time?

This report will share with you all of the reasons why you need to be marketing to women. Should you share in the same conclusion we've come to – that effectively marketing to women can help grow your practice to the next level – then please consider talking with us further about our turn-key seminar system to help you reach this incredibly powerful (and profitable) market segment.

All the best,

Mark R. Mersman
CMO

6 REASONS WHY YOU NEED TO BE MARKETING TO SINGLE, DIVORCED, AND WIDOWED WOMEN

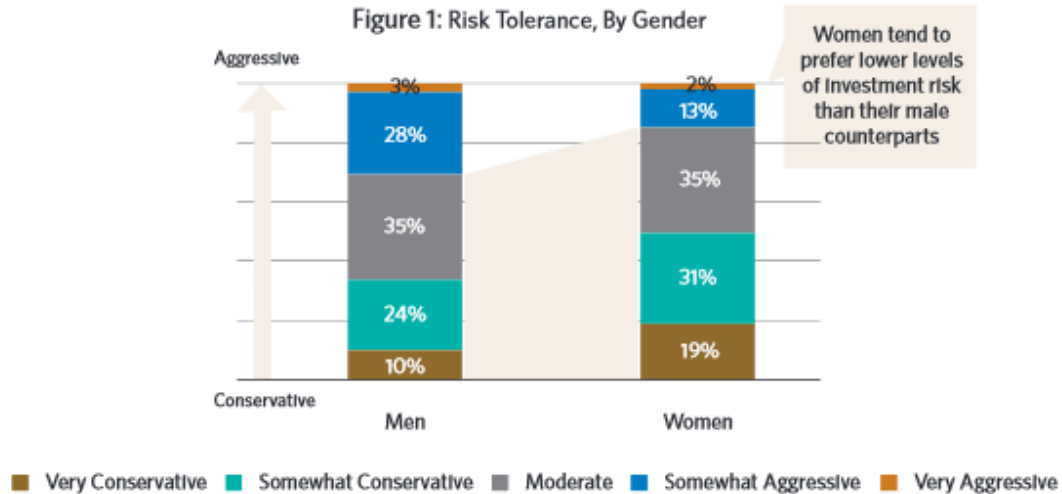
- 1. Women control the spending.** This may surprise you, but women's spending power in the United States is extremely significant. According to Financial Advisor Magazine, women control roughly two-thirds of the annual spending in the United States. It's not just spending where they are making an impact; women are earning more today than they ever have, with millions of women owning businesses, quickly shattering the outdated image of being secondary earners. Not only do they control much of the spending in our economy, they control much of the wealth in our country... and that trend isn't likely to slow down.
 - 2. Women are more willing to take advice.** According to a 2011 Spectrem Group Study of Women Investors, 64% of women millionaire investors and 82% of women ultra-high-net-worth investors sought financial advice. That same study identified that women are more likely to engage with financial advisors than men (46% vs. 34%). Think about this for a minute and it makes sense. While this is intended to be "tongue-in-cheek," men tend to be more inclined to think they can "do it themselves." Women tend to crave education...and they want the products and services you offer.
 - 3. Women make great clients.** For the reasons outlined above, it's not surprising that women tend to make better clients than men. Think about your best single, widowed, or divorced female clients – would you agree that once you earned their trust, they made great clients? They tend to take your advice? They tend to be better planners? Most advisors make a crucial mistake when working with married couples – they tend to work through the husband, and will often talk down to the wife while providing advice. Advisors who do this will have a tough time retaining these clients long-term, and they likely will struggle working with single, widowed, or divorced women. This is a common, and unfortunate occurrence. For them. For you...it's an opportunity.
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4. On average, women are less satisfied than men with their current financial professionals. According to a 2011 Sullivan Trust Study, women as a group are less satisfied than men with the performance of their financial professionals. Women rated financial professionals and their firms lower in every category. An even more surprising statistic, according to research performed by Financial Advisor Magazine, more than 70% of married women fire their financial professionals within one year of their husband’s death. We’d be willing to bet that statistic carries through when there is a divorce.

		Total	Men	Women	
INVESTOR SATISFACTION SCORES BY GENDER Survey Questions: How would you rate your primary financial institutions in the following areas over the past years? Reflects percentage of investors who rated performance in the top two boxes ("Good" or "Excellent").	COMMUNICATION	Clarity of communications	72%	76%	68%
		Communicating in a sincere way	72%	76%	69%
		Providing perspective on the economy and markets	58%	60%	57%
		Acknowledging they know how I feel	60%	62%	58%
		Making me a smarter investor	55%	60%	49%
		Helping me with financial topics beyond investing	52%	56%	48%
		Demonstrating how working with them is better	57%	60%	54%
	MANAGEMENT	Leaders of the firm being visible	58%	59%	56%
		Leaders of the firm being open and honest	65%	68%	63%
	SERVICE	Proactively reaching out to me	57%	60%	55%
		Addressing concerns promptly	75%	78%	72%
		Taking time to review my portfolio and suggest changes	60%	62%	58%
	PRODUCTS	Clearly articulate downside risks of investments	62%	66%	57%
		Alerting me to products that may meet needs	63%	65%	61%
		Educating me on what products I am buying	64%	67%	61%
		Being transparent about all product fees and charges	70%	72%	67%
Mean Satisfaction Score		63%	65%	60%	

Significantly Higher

- 5. Women understand and respect risk better than men.** Study after study suggests that women tend to prefer lower levels of investment risk than males. Women respect risk and manage risk differently than men do.



Source: 2011 Sullivan Trust Study: Risk Tolerance, By Gender chart

The fact that women tend to have a lower risk tolerance suits retirement planning professionals quite nicely, as it is a common occurrence for clients to overstate their risk tolerance, which can lead to a challenging client relationship when the markets get bumpy. This also tends to lead to a greater acceptance of insurance based solutions to be integrated within their financial plans.

- 6. Women understand the importance of financial planning.** There are certain facts that are not lost on women. According to U.S. Census reports, women will live, on average, 5 to 7 years longer than men. More than 44 percent of women over age 65 are widowed, and the average age a woman becomes widowed is 55. In fact, about 80% of women will be solely responsible for household financial decisions at some point in their lives.

OPPORTUNITY KNOCKS

With opportunity knocking, will you listen?

Our firm has created a turn-key seminar system geared to attract affluent female prospects that are single, widowed, or divorced. This seminar adds the perfect complement to the rest of your marketing efforts, and is supported by our patented mailing process and complete territory protection and exclusivity.

If you'd like to learn more about USA Financial® and our affiliates, I invite you to have a conversation with one of our Business Development Vice Presidents. Simply call (888) 444-0125 ext. 1. You can learn more about the various services we offer advisors to help them grow their practices. If it makes sense for both of us to keep exploring, we'll invite you to an upcoming Discovery Day, where we fly you in to visit our office and learn more about all of the things we do to help you grow your practice.