



## **“Women & Investments”**

### **“Searching for Balance between Life & Wealth”**

On our own and in partnership with like-minded organisations around the world we, at First Zurich Trust, are advocating for gender equality and economic empowerment for women in a number of ways:

1. **“Women as Investors”** – helping the financial industry better understand and serve the evolving needs of women Investors.
2. **“Women in Investing”** – working to bring more women into Asset Management and Investment.

At First Zurich Trust, we seek women's investments philosophy and goals, as well as the expectations for the financial industry. The gender equilibrium has been long shifted in favour of women. The same has happened since 2015 in assets under management. Women seem to control the bigger proportion (**52%**) of this but most importantly is that it's not a matter of quantity but a matter of **ethos**.

Ethos for women isn't simply about the pursuit of profit but it's about finding a balance in both wealth and life itself.

Women are motivated and prefer investment aspects which fall outside traditional norms of the financial industry.

***It seems today that the financial industry cannot embrace and reflect the modern women's lifestyle, reality and investment expectations.***

Women are openly ambitious in their desire to be rich. They don't want wealth though to come at the expense of priorities like wellness and travel. They want wealth to be created for their living & desired lifestyle.

For financial advisors to truly connect with women investors they need to understand their desired balance between wealth and life and help them meet short and long personal goals and empower their lifestyle.

The biggest challenge of their day is that they are time strapped and 70% of them at least say that they are always looking for ways to stream-line their responsibilities.

Financial success is not only about the accumulation of capital for the long-term for women but it's about having the agility to achieve short and long term lifestyle goals

and the freedom to make choices as the opportunities arise.

Women are internally driven so that their evaluation of performance is tight to meeting their own standards, more than just beating a benchmark:

- **+60%** of women say that success in investments is about generating a steady income, a belief found consistent across age, education, job title, or even household income.
- While retirement is assumed to be a top priority, it's not in the case of women, but rather they target for financial stability, long and short-term goals and financial independence.
- **84%** of women say that they see investments as a tool for creating choices in life. Health and wellness are as important to women as their financial longevity. Travelling is also on the top of their list.

We could not undermine the importance which **corporate social responsibility (CSR)** has on women's holistic view and wellbeing, while they seek to align their values with their investments.

While women are looking for investments which align with their personal values, the vehicle they tend to choose are **income driven funds** and **dividend generating funds**.

Funds on this note, are chosen due to their transparency, active management characteristics, simplicity and low maintenance costs, which seem to fully compliment women's investment targets.

When picking a financial advisor, **75%** of the women use a "guidance stick", that of the advisor's knowledge honesty, authenticity, caring stance and their fast moving characteristics in adapting to changing market conditions.

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