

## Building Success as a Female Financial Professional

Tap into your unique skills to cultivate strong client relationships, create a niche, and help grow your business.

The financial services industry is still largely dominated by men—which means women have an opportunity to differentiate themselves by bringing unique points of view and skills to the table. Women tend to have natural abilities for empathy, actively listening, and understanding the complex aspirations of individuals and families. These traits can be crucial for female clients because for them, wealth advice is about more than just investments.<sup>1</sup> In fact, nearly half of women in a recent survey believe that a female financial professional would be more attuned to their needs.<sup>2</sup>

Learning how to set yourself apart as a woman in the financial services industry can benefit both your business and clients. Here are some ideas for you to consider:

### Focus on Her

While financial professionals often focus on investment management and performance, women are looking for more than that. According to the survey, when choosing a financial professional, more than half of women said being treated with the respect they deserve and working with someone who takes the time to understand specific financial needs were two of the most important factors, following the financial professional's knowledge of investing (63%). Interestingly, the least important factor was the financial professional having strong performance.<sup>2</sup>

### Build a Client Network of Women

Women will be managing \$30 trillion in assets by 2030. Because women generally live longer than men, there will be a shift in wealth from men to women as Boomer men die, leaving their assets to their spouses.<sup>3</sup> This creates an opportunity especially for female financial professionals, given preferences, to tap a growing market.

One way to do so is to offer the kind of services that focus on women's unique concerns. For example, due to longer life expectancy, the estimated years in retirement for today's women has increased significantly, from 16.6 to 21.3 years.<sup>4</sup> You could help them with income planning to address longevity risk and provide financial education to help them manage wealth. Tailoring your services can demonstrate your interest in their specific needs.

You also can take advantage of networking opportunities with professional organizations that are specifically intended for women. For example, the American Business Women's Association and the National Association of Professional Women (NAPW) each offers educational resources and networking forums.

To build your female client base, host a financial empowerment night for local female business owners or partner with female-centric community groups to offer financial literacy resources. These groups can provide a foundation for you to build strong relationships and encourage word-of-mouth for your business. You can also visit our ["Retirement Planning for Women"](#) web page for valuable information and resources.

<sup>1</sup>Hatcher, Renae. "The Rise of Female Advisors: A Generational Shift in Wealth Management." FINTRX, March 20, 2024.

<sup>2</sup>"Research Insights: Inspiring Women by Partnering in Their Financial Growth." Advisor Advancement Institute, New York Investments, January 2024.

<sup>3</sup>"Women Are About to Inherit the Financial Earth." Burke Koonce, Trust Company of the South, March 28, 2024.

<sup>4</sup>"The average retirement age in the US." The Guardian, accessed February 6, 2025.

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## Find Support

Useful advice often comes from those who have been where you are. Finding support among other female financial professionals who have faced the challenges specific to women in the industry can help you succeed.

Take advantage of mentorship programs that may be offered by your firm or reach out to organizations such as the Society of Financial Service Professionals, which as part of the National Association of Insurance and Financial Advisors focuses on professional development. For those with a Certified Financial Planner® (CFP®) designation, you may want to consider the Financial Planning Association and the CFP Board® Mentor Program. Not only could you gain valuable career advice from people who have taken the steps they needed to succeed, but finding a support network of women also can help you develop your professional network and client base.

Building a career as a woman in any male-dominated profession can be challenging, but harnessing your unique skills and developing networks of female clients and mentors can help you connect with women, effectively serve their financial needs, and carve a vital niche in the financial services industry.

## ACTIONS YOU CAN TAKE RIGHT NOW

- Review your client list for women who may benefit from “bigger-picture” planning such as budgeting and goals-based planning.
- Find women’s groups in your area to invite to a financial literacy seminar focused on women’s unique challenges.
- Visit our “Financial Planning for Women” web page to learn more about women’s financial road blocks and find resources.

## Additional Resources and Links

[Retirement Planning for Women](#)

[Certified Financial Planner Board. Women’s Initiative.](#)

[What Women Need To Know About Social Security](#)

**For more information about retirement planning,  
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