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# Women's Retirement Security Day

Hi, everyone, and happy **Women's Retirement Security Day**. **I'm Brianna March**, a Wealth Advisor with **BLBB Advisors**

Let me open today with a question.

If your future self could give you one piece of financial advice today, what would it be?

That's really what today is about.

Retirement planning isn't just about investing. It's about creating options, flexibility, and independence, no matter what your life looks like 10, 20, or even 30 years from now.

We'll keep this practical and positive.

So let's dive in.

First, the why.

A few things genuinely make women's retirement journeys different. We often live longer, so our savings stretch over more years. We move through more life transitions. And we're more likely to step away from work to care for the people that we love. None of this is a problem to apologize for. It's just real life.

Planning with it in mind isn't about catching up. It's about building security and independence on your own terms. Let me put a few realities on the table and notice the framing is about planning and not blame.

One in three women who are 65 today will live past age 90. That's wonderful. And it's also more years your savings need to support.

Caregiving is real, too.

Leaving work early to care for a parent costs about $142,000 in earnings. And those are years savings sit on pause.

And 43% of women don't have an employer plan at all. So, if you're here in this Zoom room, and you do, you're already ahead.

Let's make the most of it. I want you to look at this picture because it's the heart of today.

A career rarely runs in a straight line. You start saving in your 20s. Then maybe step back to build a family. Come back, you save again, and later you may step back to care for your parents.

Those pauses are completely normal.  But notice the savings you build before a pause have the most time to grow. That's exactly why starting early matters. You're banking time before life gets complicated.

Here's a point that tends to resonate deeply. Whatever your relationship status, it's worth having a plan in your own name.

That means 3 things.

Know what you have, so you understand your savings and where your accounts are held. Not someday, but now.

Keep savings in your own name because single, married, or partnered, every woman benefits from retirement savings she owns and understands.

And build a strategy that adapts, because marriage, divorce, or the loss of a partner can all reshape your finances.

A plan in your name carries you steadily through it all.

Before we talk about the account itself, let me name a few myths I hear all the time because each one quietly hands us a reason to delay.

- I don't earn enough to make a difference. The truth is that even small contributions today can grow into meaningful savings.

- I'll catch up later. Time is often worth more than the amount you save.

- Well, my partner handles the finances. Every woman benefits from understanding and owning her own strategy.

- And lastly, I'm taking time off work, so saving has to wait.

Options like a spousal IRA can let saving continue through caregiving years. Retirement security isn't built on perfect timing.  It's built on small actions taken consistently. And the account you're saving into is genuinely a powerful tool.

- First, it's automatic. The money comes out before it ever hits your checking account, so saving just happens.

- Second, many employers match a portion of what you put in, and that's free money. I never want you to leave on the table.

- And third, it grows tax advantage, so more of every dollar stays invested in compounding.

Three big advantages working quietly in the background for you.

So here's the big idea.

- Time is your biggest advantage.

- You can't control every raise.

- You can't always control when life asks you to step away.

But you can control when you start. Starting early is the single most powerful move you can make.
Not because of any fancy investing, but simply because of the years you give

Your money, time to grow.

Let me show you exactly what that looks like.

Let's meet Maya and Nina.

- Maya starts saving at 25. She saves $300 a month. For just 10 years. And then stops completely. With **$36,000** in total.

- Nina starts saving at 35 and saves the same $300 a month. But for 30 years straight, over $100,000 are in her account. By age 65, Maya has about $420,000. Nina, about **$365,000**.

Maya invested a third as much and still came out ahead.

The only difference here was a 10-year head start. That is the power of time. And it's why I never want you to wait.

So what do you actually do? Here are four simple habits that do the heavy lifting.

- One, save consistently because even small amounts add up and the habit matters more than the size.

- Two, capture the match. If your employer offers a match, contribute enough to get all of it because it's part of your pay.

- Three, increase over time. Nudging it up just 1% a year or after a raise, and you'll barely feel it.

- And four, stay invested.

So, don't react to every market dip, because time in the market beats trying to time it.

And if you're wondering where to start, just answer three questions.

- How much am I saving? Know your contribution rate because you can't adjust.
- What you've never looked at.
- Am I on track?

You don't need a perfect number, just a sense that you're moving in the right direction.

And who can help me? You don't need every answer to begin.

Lean on your employer plan, a financial advisor, your HR team, or tools that are provided by your record keeper. So many people wait because they think they need all the answers first. You do not.

Before I wrap up, let me leave you with something concrete you can do this week.

- First, check your contribution rate, so you actually know what percentage of your paycheck is going in.
- Second, confirm you're getting the full employer match because that really is free money.
- Third, increase your savings by 1%. Just a small bump today makes a real difference later.
- Fourth, log into your account.  So you actually know where the money is, and who to call.
- And fifth, name or review your beneficiary. This is one of the most important forms in your whole account.

Five small steps, and you can start them today.

So, let me sum it up.

- One, women's journeys often look different, with longer lives, more transition, and time spent caring for others. So plan for that on your own terms.
- Security comes from consistent saving over time, and the earlier you start, the harder time works for you.
- And three, you don't need to predict every life event. You need a plan that adapts as life changes.

Underneath all of it. Save what you can, when you can, and give yourself, your future self, a place in today's budget. That's really the whole message. The most important retirement decision isn't picking the perfect investment.

It's deciding that your future deserves a place in today's budget.

Wherever you are right now, there is a smart next step.
And I'd love to help you if you need it.

Feel free to reach out to me, Brianna March - bmarch@blbb.com if you have questions.

Thank you so much for spending Women's Retirement Security Day with me, and for taking your future self seriously.

Your future self is counting on you, and she'll thank you.