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***“The gender pay gap and time away from the workforce for parenting and caregiving limit a woman’s lifetime earnings, her ability to save for retirement, and her access to valuable employer and government benefits. Statistically, women tend to live longer than men, so we need to save even more for older age.”***

Catherine Collinson,  
CEO and President,  
Transamerica Institute &  
Transamerica Center for Retirement  
Studies

For many of the women I speak with, planning for retirement feels more intimidating than exciting. They often share the challenging obstacles faced in planning for that retirement. My role has been to guide them through the hurdles, coordinate all of the pieces, and prepare them for their future financial needs.

Whether you are in your 40s, 50s or beyond, when it comes to retirement planning, it’s important to understand where you stand financially today so you can make informed decisions about tomorrow. The first step in retirement planning is not guessing. It’s in knowing your numbers. What is your starting point? That means understanding:

- where your money is invested
- how much you are contributing
- and whether your investments are truly diversified

Over the years, I’ve seen many people assume they were diversified simply because they owned multiple investments. In one recent review, a client had two different investment options with different names and managers, but the underlying holdings were nearly identical.

I have also seen investors be too conservative, which limits necessary growth, or be too aggressive and risky for their stage of life. Effective financial planning begins with awareness. Before you can successfully plan for the future, you need a clear picture of where you are today. Knowing your numbers is the first step toward making confident financial decisions.

It’s never too late! Have you taken the time to truly review where you stand today?