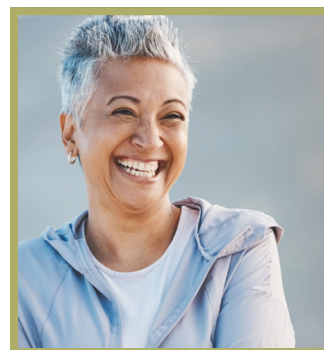
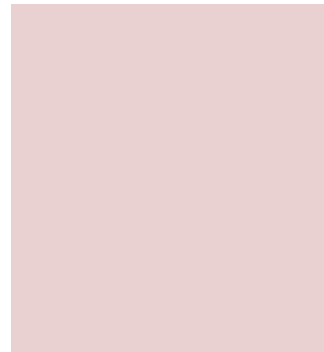


# THE GREAT WEALTH TRANSFER



## The Feminization of Wealth

At Dunham, we do not just measure our success by numbers; we measure it by the impact our financial advisors have on their clients' lives.

As the financial world evolves, we are here to guide you through this exciting new era. Women now control a significant portion of global assets, a trend that is only set to grow. Our mission is to equip you with the insights and tools to support and advise these influential clients.

By 2030, women are projected to control **\$30 trillion in assets.**<sup>1</sup> This growth is driven by rising earnings, continued entrepreneurship, and inheritance. The **"Feminization of Wealth"** is more than a trend; it is a seismic shift in wealth distribution. For financial advisors, this creates an unprecedented opportunity. Establishing trust and addressing the unique needs of women clients will position you to thrive in this evolving market.

The feminization of wealth is not a "may happen" scenario. It is an "already happening" scenario. Are you ready to seize this opportunity?

Our program equips you with the blueprint, tools, and content needed to address these unique challenges during the Feminization of Wealth.

## Can You Pass the Dinner Party Test?

Women are now a major force in wealth management, growing both as influential and substantial asset holders. Younger, affluent women are increasingly taking charge of their finances and playing a pivotal role in financial decision-making.

A key factor driving this trend is the significant **generational wealth transfer**, with women being the largest beneficiaries. As male baby boomers pass away, a substantial portion of their assets are inherited by their wives. This shift necessitates a proactive approach from financial advisors to engage and serve women clients effectively.

Consider this: You are at a social gathering, and a client's wife introduces you. Does she say, "This is my husband's financial advisor," or "This is my financial advisor"? This seemingly minor detail, known as the **"Dinner Party Test,"** carries significant weight.

A "my husband's financial advisor" introduction signals a missed opportunity—a sign of a weak connection with the woman who will likely inherit and manage a substantial portion of the family wealth.

**“70% of widows switch financial advisors within a year of their spouse's death.”**

As women become the primary beneficiaries of history's largest generational wealth transfer, **building trust and maintaining long-term relationships** with them is crucial. This approach not only helps retain their business but also strengthens the future of your practice in the era of the Feminization of Wealth.

Do not let your assets slip away like the 70% who failed the Dinner Party Test.

## Consider these remarkable changes that highlight the Feminization of Wealth:

In 2021, data found **39.1%** of women held college degrees, compared to **36.6%** of men.<sup>3</sup>



US-based women-owned businesses grew by **16.7%** from 2012 to 2019, vs. male-owned businesses **5.2%**.<sup>3</sup>

Women found about half of U.S. startups and own **1/3** businesses globally.<sup>3</sup>



Since the 1960s women's workforce participation has increased from **43% to 58%**.<sup>2</sup>



In the past two decades, women-owned firms surged by **114%** as women embraced entrepreneurship.<sup>3</sup>



## What We Did

Through our **Women of the Golden Rock** program, we at Dunham have developed a comprehensive blueprint to help financial advisors support and build trust with women clients.

Benefits that will help you are:

- **Themed Marketing Packages:** Effortlessly create impactful events with our pre-designed PowerPoint presentations, invitations, landing pages, thank you cards, and more.
- **Comprehensive Planner:** This detailed guide provides a step-by-step approach to creating successful events specifically tailored to women clients.
- **A Library of Content:** Unlock our vault of seminars, white papers, presentations, and more to specifically address women's financial needs and expand your client base.
- **Customized Videos:** Engaging videos that highlight the feminization of wealth, designed to captivate women clients.
- **The Dunham Discussion Deck:** Use financial goal cards to spark open communication, giving both spouses a voice in planning.

Our blueprint is designed to not only attract women to your services but to build lasting relationships based on trust, understanding, and mutual success. The transfer of wealth to women is not just a future projection; it is happening **now**.

## What Is the Golden Rock?

At the summit of Mt. Kyaiktiyo in Myanmar, the Golden Rock teeters precariously, adorned with gold leaf and defying gravity. For over 2,500 years, it has been one of Myanmar's most sacred sites. However, an ancient tradition has barred women from approaching the rock, depriving them of its blessings while only men can place offerings on it.

The practice of prohibiting women from accessing the Golden Rock contradicts our global society's shift with the "Feminization of Wealth."

This paradox forms the inspiration for our Women of the Golden Rock program provided to our clients – to ensure that women in our network have access to resources that secure and enhance their wealth.

“

*About \$84 trillion is expected to be passed down to younger generations in the Great Wealth Transfer by 2045. However, in the next decade alone, approximately \$30 trillion of that amount is expected to go to women.*

- Bank of America Global Research

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## Act Now

Advisors who neglect engaging with female clients risk losing significant assets and the opportunity to build strong, lasting relationships. By understanding and adapting to the

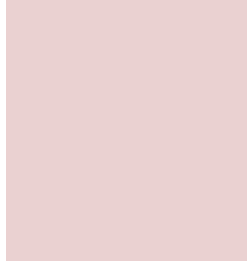
“Feminization of Wealth,” you position yourself as a noteworthy advisor who values and harnesses the financial power of women.

We crafted this program so that you may:

- **Expand Assets:** Develop new client relationships and expand existing ones with women clients.
- **Attract New Assets:** Leverage targeted marketing strategies to attract a growing pool of female investors.
- **Retain Assets:** Build long-term, trusted relationships with women leading to client retention.

Analysis by McKinsey's PriceMetrix<sup>4</sup> indicates that simply by retaining baby-boomer women...as clients, firms could see **one-third higher**<sup>5</sup> revenue potential.

## WOMEN OF THE GOLDEN ROCK



### What Are You Waiting For?

Do not let the “Feminization of Wealth” leave you behind.

Dunham’s Women of the Golden Rock program will help you pass the Dinner Party Test, attract women clients, and become the trusted advisor they need. Our program is your key to expanding and retaining assets during this historic time.

**Take action now to stay ahead.** Speak to our Business Development Team to see what we can do for you.

### Contact Us



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