

# Say This Not That

## A Practical Guide to Communicating Effectively with Single Women and Couples Across Generations

### **Many women report feeling unheard or misunderstood by the financial services industry.**

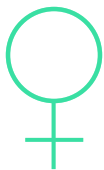
In a recent survey, half of women respondents said they believe their financial advisor struggles to connect with them on a personal level or to take the time to understand their specific needs. **Additionally, 40% said their input is often ignored or dismissed by their advisor.**<sup>1</sup>

This disconnect becomes especially evident for widowed women, with an estimated 80% leaving their advisor within a year of their spouse's death – largely because they don't feel seen or valued in the financial planning process.<sup>2</sup>

Recognizing these insights offers financial professionals a powerful opportunity to strengthen relationships and better serve their female clients, whether single or part of a couple, and to retain them if their partner passes before they do. This begins with understanding not only what you say but how you say it. It's also important to consider how generational and life stage differences shape the way women view money, financial advice, and their roles in decision making.

By being mindful of how language, biases and assumptions can unintentionally exclude or alienate your clients, you can create a more inclusive and productive environment for women and couples of different generations to better accomplish their financial objectives.

In this guide, you'll find examples to help you engage with women clients in ways that make them feel heard and respected, while avoiding the risk of alienating their partners or creating tension between couples.



**Use these ideas to elevate client relationships and ensure both partners feel valued throughout the financial planning process.**

# WIN HER TRUST





## + Don't Assume Main Focus is the Numbers (Single Gen Z Woman)

**Instead of:** "Let's focus on the numbers first; we can talk about your experiences later."

► **Consider saying this:** "I'd love to hear more about your journey and what's important to you before we dive into the details."

**Why it works:** This respects the client's need to share her story, building rapport and trust right from the start.

## + Don't Assume Lack of Financial Literacy/Interest (Single Millennial Woman)

**Instead of:** "This can be a bit complicated, but don't worry, I'll take care of it for you."

► **Consider saying this:** "Your input is valuable in this process. How can we work together to make sure your needs are fully met?"

**Why it works:** This acknowledges her desire to be an indispensable part of the team, reinforcing the importance of her role and contribution to the financial planning process.

## + Don't Assume Details Aren't Important (Single Gen X Woman)

**Instead of:** "Let's stick to the big picture for now."

► **Consider saying this:** "Let's review the details carefully to make sure everything aligns with what you've told me."

**Why it works:** This approach reassures her that you are paying attention to the details, which is critical to many women.

## + Don't Assume Marriage and Children are the Goal (Single Millennial Woman)

**Instead of:** "Are you starting to save for a wedding and children yet?"

► **Consider saying this:** "What are some of the long-term goals or milestones you'd like to plan for? How can I help you achieve those?"

**Why it works:** This avoids the assumption that marriage and children are inevitable or primary goals while empowering the client to set the direction of the conversation based on her actual plans and priorities, not societal assumptions.

## Don't Assume Suddenly Emphasizing Wife's Role is the Answer (Baby Boomer Couple)

**Instead of:** "It's long overdue that we hear from your wife. It doesn't seem like her needs are being factored in here and that's not ok."

► **Consider saying this:** "I know you've been handling the finances for a long time, so I'd love to hear your thoughts on these strategies. At the same time, I'd like to make sure we're also considering goals or concerns your wife has, to help create a comprehensive plan."

**Why it works:** This approach acknowledges the husband's role in managing finances while diplomatically bringing the wife into the conversation. By recognizing the husband's experience, you avoid making him feel diminished or defensive. At the same time, by actively inviting the wife's input, you ensure that her voice is heard, promoting a sense of partnership and inclusion. This phrasing avoids confrontation and instead emphasizes that both partners' perspectives are essential for creating a comprehensive and effective financial strategy.

## Don't Assume Couples Will Combine Finances (Gen Z Couple)

**Instead of:** "Once you're married, we can look at combining everything. It'll be easier that way."

► **Consider saying this:** "How do you envision handling your finances together, both now and in the future? What's important to each of you?"

**Why it works:** Many Gen Z couples prioritize financial independence and equality within their relationships, so assuming they will combine finances post-marriage may be off-putting. This approach respects their autonomy and opens up a discussion about their financial values and how each person wants to manage their money.

## Don't Assume Husband Handles the Finances (Gen X Couple)

**Instead of:** "I'll go over the numbers with your husband, and we'll loop you in for any final decisions."

► **Consider saying this:** "Let's make sure we discuss both of your perspectives, so our strategy reflects both of your goals and needs moving forward."

**Why it works:** This approach includes the woman in the financial conversation without assuming she is uninvolved or uninterested in the financial details. It ensures that both partners feel equally valued in the planning process and helps avoid defaulting to traditional gender roles.



## + Don't Assume Heterosexual Couple

**Instead of:** "I noticed you're married. Next time we meet, why don't you invite your husband to join us."

▶ **Consider saying this:** "If you'd like, feel free to bring your spouse or partner to our next meeting so we can make sure we're covering any shared goals."

**Why it works:** This approach is inclusive and avoids assuming the gender of the client's partner. It opens up the possibility of involving a spouse or partner in the conversation without making assumptions, showing respect for the client's personal relationships and preferences. It also reinforces that the meeting is about collaborative planning, ensuring all perspectives are heard and considered.

▶ **To discuss incorporating fixed indexed annuities and guaranteed lifetime income into your clients' comprehensive financial strategies, reach out to our sales team at [833-465-0818](tel:833-465-0818).**

<sup>1</sup> Women Feel Ignored By Advisors, Study Says (forbes.com)

<sup>2</sup> Op-ed: The loss of a spouse or partner creates huge financial risk. (cnbc.com)

■ **To request a copy of the above sources, contact [marketingcommunications@kuvare.com](mailto:marketingcommunications@kuvare.com).**

