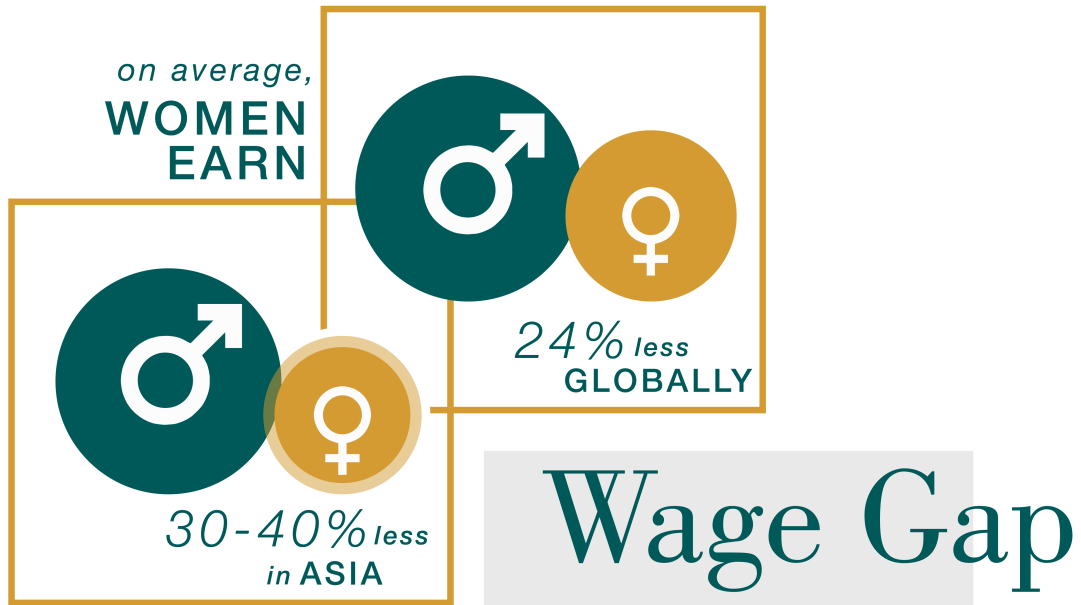




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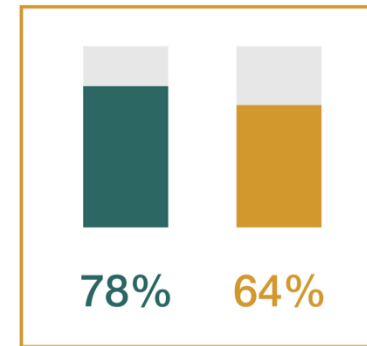
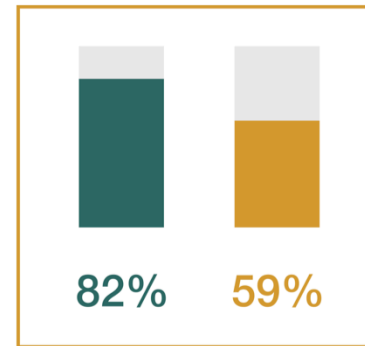
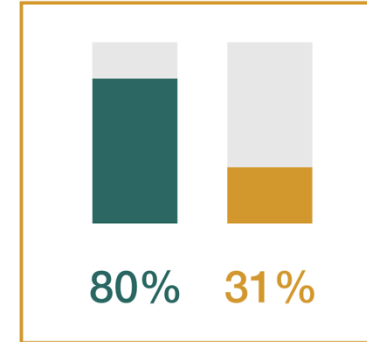
The Gender Gap We Need to Talk About

The Gender Parity Gap...



Lower Workforce Participation

■ MEN
■ WOMEN



Less work and pay results in less savings and less pension.

Leads to...

...a Financial Security Gap

5
more
years

Life Expectancy

Women on average are expected to live 5 years longer than men.

*Less money,
but a greater
burden.*

1 Rise of the Single Woman

“One person households” are rising in Asia due to a decline in marriages and fertility rates, and a rise in divorces and migrations.

For every
10%
a man puts
away for
retirement,
a woman
needs to put
away

18%



...And Is Magnified by a Financial Capability Gap

Financial capability is the combination of *attitude*, *knowledge*, *skills* and *self-efficacy* needed to make and exercise money management decisions that best fit the circumstances of one's life, within an enabling environment that includes, but is not limited to, *access to appropriate financial services*.

Financial Literacy is a basic life skill

On average across G20 countries, fewer than half of adults (48%) could answer 70% (minimum target score) of financial knowledge questions correctly.

54% of men achieved the target score while only

43% of women achieved the target score.



Financial Self-Efficacy

I'm worried about not having enough money for retirement.



66%



63%

I'm having challenges in meeting my financial goals but don't feel comfortable talking about it.

56%

54%

I'm overwhelmed with the financial planning process and don't know where to start.

51%

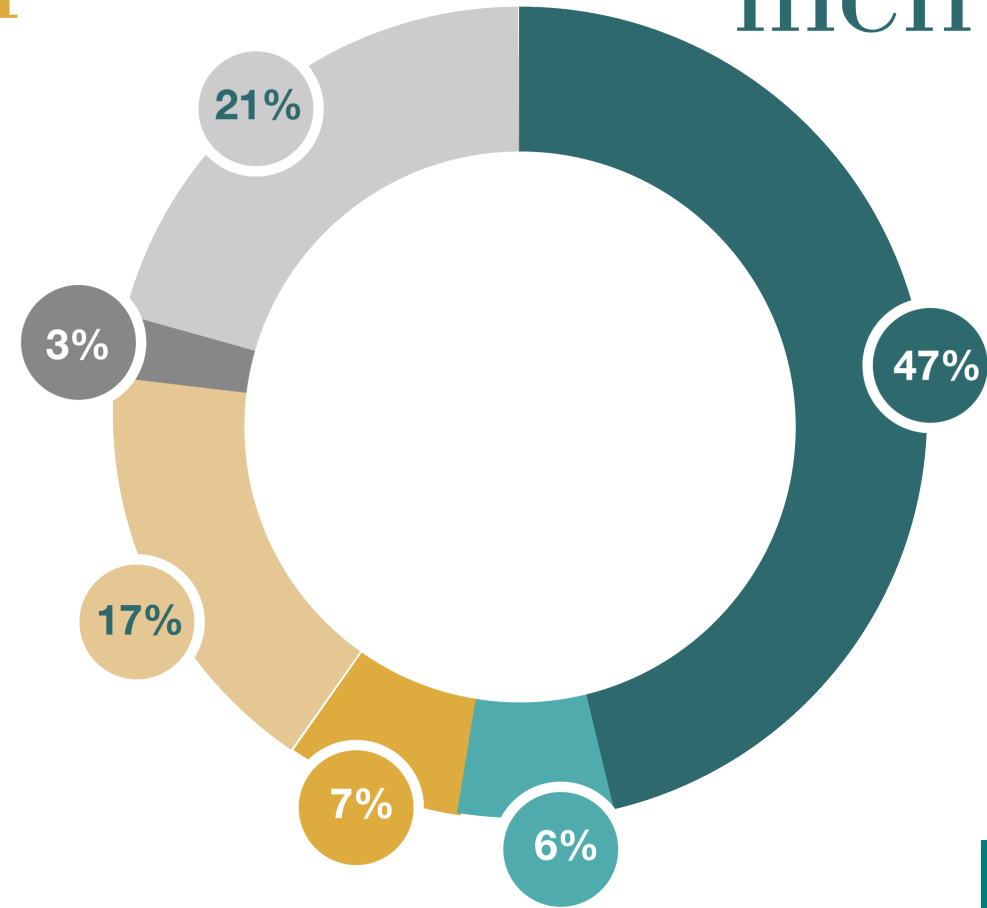
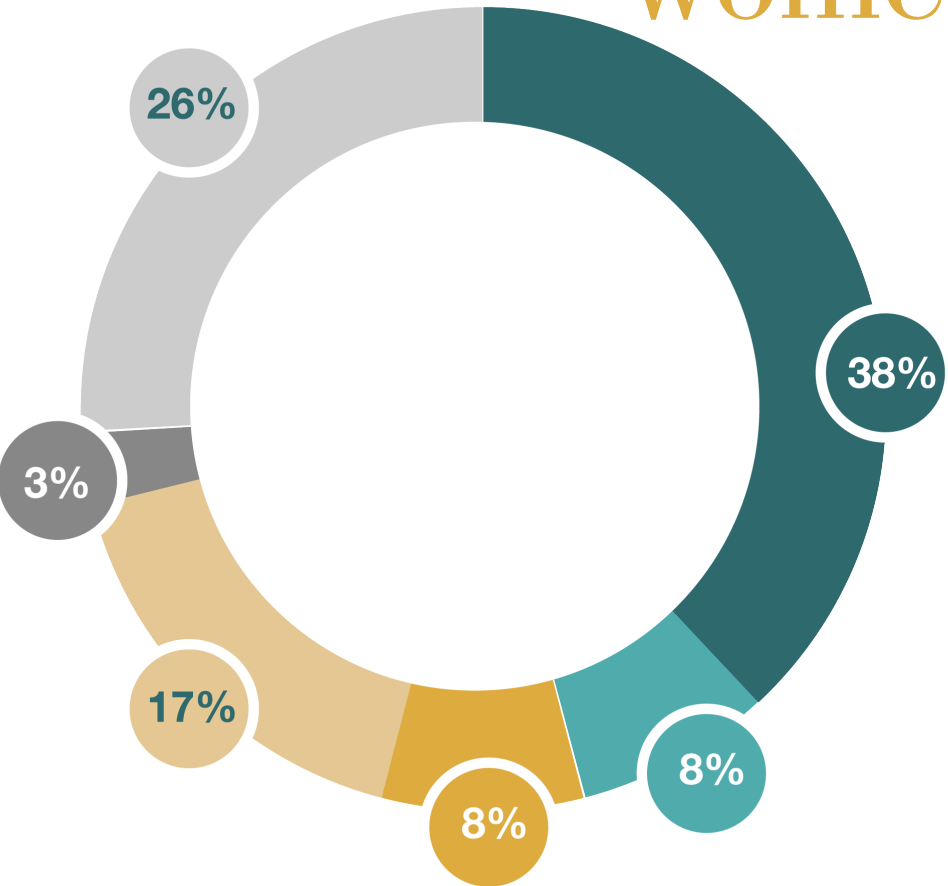
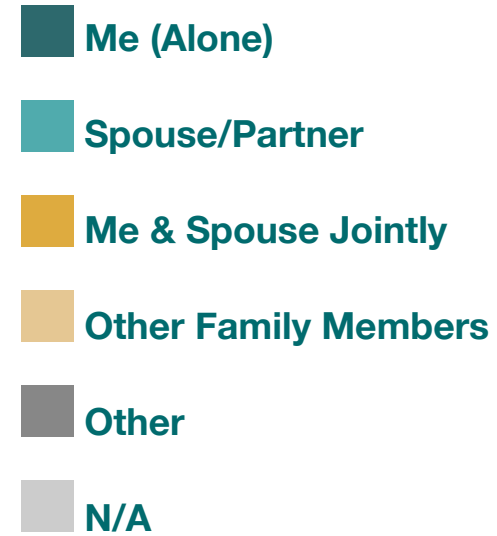
51%

Financial Decisions

On the question of retirement, in particular:

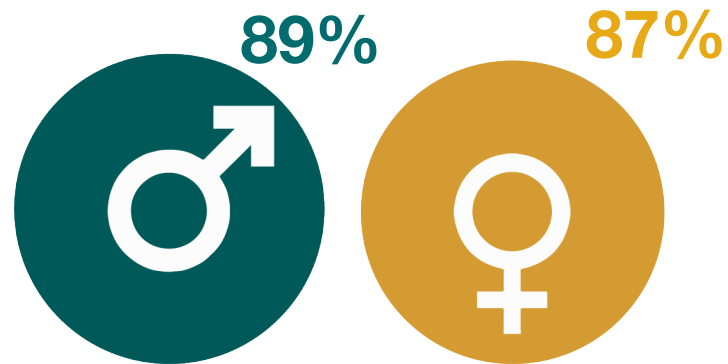
women

men

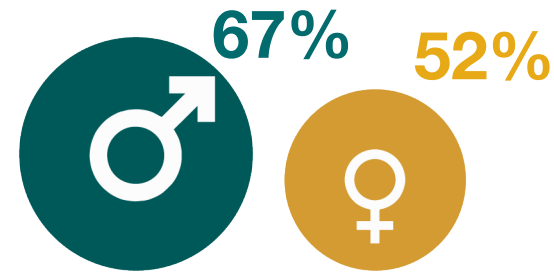


Interaction with FS & products

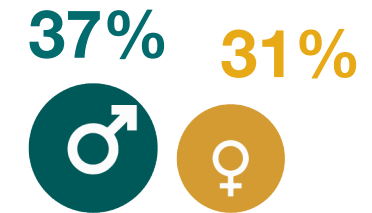
Ownership/trading of the following financial products in the past 12 months:



Current/Savings Account
(Local & Foreign Currencies)



Stock Investment
(Mutual Funds,
Structured Products,
Currency Investment)

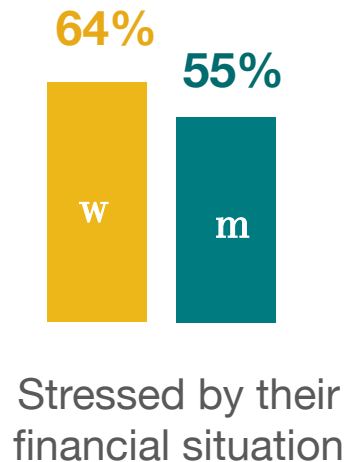


Personally retain a
dedicated professional
financial investment
advisor assigned by a bank/
financial institution

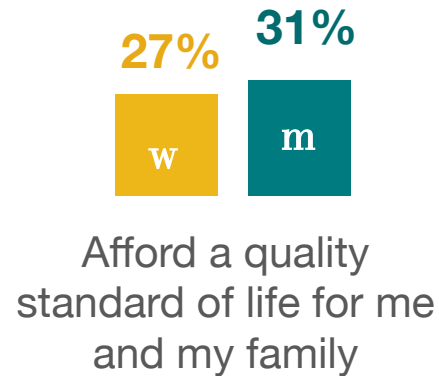
Financial Companies

Serve Women & Win

The top priority for employees is financial security and wellness, however their confidence in the ability to reach it is low and it's an added stress to employees.



Confidence in ability to:



79%

of adults trust employers to give sound, independent advice on planning, saving and investing

Source: Mercer: New Imperatives for Financial Security Report 2018

Financial Wellness Programs

Diversity & Inclusion

Financial Companies

The Untapped Opportunity



Women create and control

30%

of private wealth around the world (\$39.6T)

Women often describe the financial services industry as

“ male-oriented
unwelcoming
full of jargon ”

Only
14%

Of wealth-managers surveyed conduct marketing directed at female clients

Only
2%

Consider women to be a specific client segment and adapt their service model accordingly

\$72T

Current growth trends indicate that women's AUM will reach \$72T by 2020

Financial Empowerment

It takes a village

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MONEY, A WOMAN'S WAY