

TD Asset Management

Your story.
Your future.

Women face unique challenges when it comes to achieving financial security. Discover how working with an investment professional can help you assess your current situation, identify your objectives and create an investment plan for key stages of your financial life.

women
investors

TD

Ready
for you



Did you know?

60%

of women age 45-54 do not have a written financial plan.¹

90%

of women will be required to play the role of sole financial decision maker at some point in their lifetimes.²

87%

of women struggled to find an advisor with whom they could connect.³



¹Financial Planning Standards Council. LegerWeb online survey, February 21, 2018.

²IPC Private Wealth, Women and Wealth – Financial Confidence Comes with Finding the Right Advice, 2018.

³Investor Economics Household Balance Sheet Report, 2017, page 116.

Women are increasingly becoming an influential and powerful financial force.⁴

Women are now the **primary breadwinners** in over 31% of Canadian households⁵, a number that is only expected to grow considering female university graduates have consistently outnumbered males since the 1990s.⁶

Women today are **balancing many priorities**: career, family and friends, personal wellness, and more. Many will likely struggle more compared to men in attaining financial security.⁷



⁴ The amount of money that will be inherited by women in the decade ending 2026 is an estimated \$710 billion. Source: Investment Planning Council: Women and Wealth. The changing face of wealth in Canada and its implications for financial advisors. Page 13.

⁵ Investor Economics Balance Sheet Report, 2017, page 116.

⁶ Statistics Canada, Women and Education. Martin Turcotte, Nov. 1, 2012.

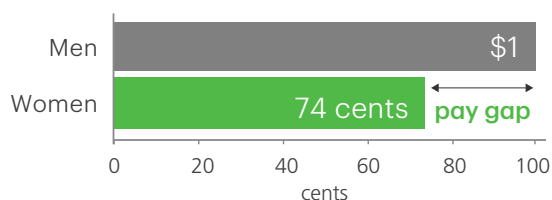
⁷ Statistics Canada, CANISM table 202-0802 and Catalogue no. 75-202-X. Last modified: 2013 - 06-27

Unique challenges that women face on the path to financial security

Earnings Gap and Longer Life Expectancy

Not only do women typically marry older men and live longer⁸, but they also tend to earn significantly less than men.⁹ This longevity and earnings gap makes planning for the future and achieving financial goals much harder. Creating a financial plan may provide you with a roadmap to security in your retirement.

26%



The estimated gap in salary between a male and female full-time worker in Canada.¹⁰

76%



The chance that a part-time employee is a woman.¹¹

10-15 years



The number of years a woman can expect to outlive her spouse.¹²

⁸Statistics Canada: Mortality Overview, 2012 and 2013. Andre Lebel and Stacey Hallman.

⁹Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

¹⁰Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

¹¹Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

¹²IPC: Women and Wealth – The Changing Face of Wealth in Canada and Its Implication for Advisors, 2017.

Life Events

Events such as divorce or the death of a spouse may have a profound effect on women's lives as assets may be divided or an income stream may be eliminated. Regardless of circumstances, a sound financial plan can play an important role in helping to overcome the challenges that may arise from life-changing events.

Caregiving Responsibilities

Intermittent work histories, higher levels of part-time employment and caring for family members can mean lower wages, fewer opportunities for promotion and potentially lower pension benefits.¹⁶



12
years

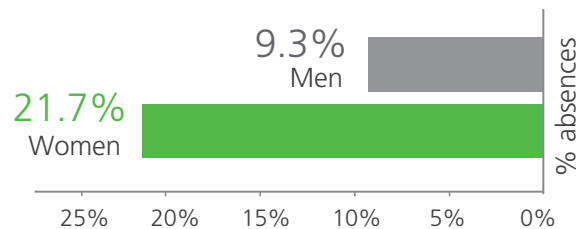
The average number of years a woman spends out of the workforce **caring for family and friends**.¹⁷

42%

The percentage of adult children under the age of 29 still **living with a parent** or have moved back home.¹⁸

21.7%

The percentage of women reporting that their involuntary absences from work were due to **family or personal responsibilities**, compared to 9.3% of men.¹⁹



¹³ Globe and Mail Statistics Canada to stop tracking marriage and divorce rates, Tavia Grant. Updated March 26, 2017.

¹⁴ Statistics Canada: 2011 Census of Population. Statistics Canada Catalogue no 98-312-xcb2011041.

¹⁵ Statistics Canada, CANISM table 202-0802 and Catalogue no. 75-202-X. Last modified: 2013 - 06-27.

¹⁶ Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

¹⁷ Family Caregiver Alliance, Women and Caregiving: Facts and Figures, updated 2015.

¹⁸ Statistics Canada: Living arrangements of young adults age 20 to 29, 2011 Census.

¹⁹ Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

43%

The approximate percentage of marriages that are expected to end in **divorce**.¹³

56 yrs

The average age of **widowhood** for women.¹⁴

6.4%

The percentage of senior women in Canada **living in poverty** compared to **3.8%** of senior men.¹⁵

The importance of financial advice

Regardless of whether you are single, married, divorced or widowed; have a family and/or a career; own your own business; create your own wealth or inherit assets, you may benefit from professional advice and an investment plan to achieve financial security. Key findings show how longevity²⁰, lower wages and intermittent work histories²¹ all create significant obstacles for women trying to secure their financial futures which makes retirement planning all that more important.



²⁰ Statistics Canada: Mortality Overview, 2012 and 2013. Andre Lebel and Stacey Hallman.

²¹ Statistics Canada: Women and paid work. Melissa Moyser, March 8, 2017.

Given today's market conditions, it is important that you have the right mix of investments to help you achieve your long-term financial goals. **Working with an investment professional** can help you assess your current situation, identify your objectives and create an investment plan for key stages of your financial life.

At TD Asset Management, we want to help ensure you are positioned to achieve what's most important to you. For this reason, we've developed a tool that seeks to identify which goals are your priorities and what strategies can help you achieve them. Work with an investment professional to complete the **Women Investors: Your story. Your future. Worksheet** to determine your current situation. With his or her help, you can discuss your options and take first important steps towards creating your investment plan.



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The Toronto Dominion Bank is the 17th most valuable bank brand in the world²²

Canada's largest

Money manager in pension assets²³

Known for our risk management

One of the first in Canada to launch low volatility solutions²⁴

3rd Largest

Mutual fund company in Canada²⁵

TDAM's broad suite of solutions

Retirement portfolios

Risk managed equity solutions

Managed solutions

Low volatility solutions

Dividend solutions

Fixed income solutions

Monthly income paying solutions

Cash flow series options

For information on how you can secure your financial future, please speak with your investment professional.

²² Banking 500 2017: The most valuable banking brands of 2017 Brand Finance.

²³ The Top Money Managers (as of December 31, 2016) Benefits Canada, May 2017.

²⁴ TD Asset Management Inc. TD Low Volatility Strategies Smart Beta Report (0116)

²⁵ TDAM Mutual Fund Industry – Preliminary Net Sales Period ending December 2017.



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