

HerWorth™

What 10,000+ women shared about the decisions shaping their finances



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A Defining Moment

Only 31% of women feel highly confident managing their finances.

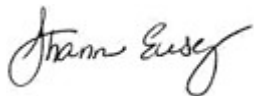
If you're not yet among them, you're in good company.

We talked with more than 10,000 women investors, one of the largest such studies ever conducted in the United States.

We asked what women manage, what we wonder about, what keeps us up, and what we want our financial lives to look like. The answers are the heart of HerWorth™.

What we learned may feel familiar: the pressures, the questions, the moments of confidence and the moments of pause. You'll see what other women have done to build their confidence, and where women are still working to strengthen their financial plan.

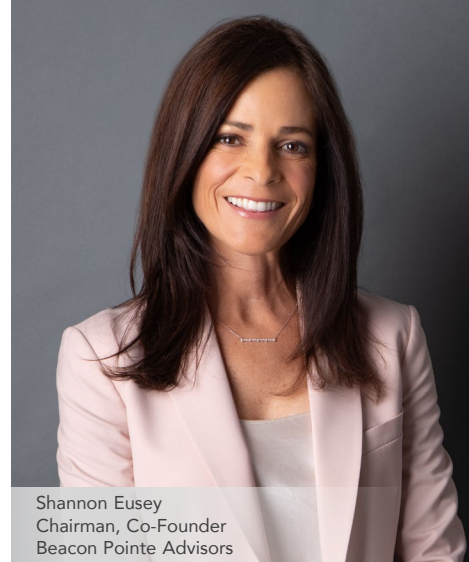
Throughout this report, you'll find opportunities to choose your next move. As you read, consider one area of your financial life where greater participation could build confidence, and one step you can take to become more actively involved.



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What You Shared

The women of HerWorth™ are engaged, ambitious, pressed for time, and making decisions that span generations. Four themes stood out.

Confidence grows when you participate.

The more involved you are in your household's money decisions, the more confident you feel. Women who lead these decisions are nearly three times more confident than those who are not involved.

You want advisors who connect the pieces.

Women with an advisor report less anxiety and more awareness of their portfolio. Trust grows when an advisor brings expertise, demonstrates results, and understands your life.

Money questions change with life experience.

Almost two-thirds of women told us they feel some money-related stress. Time is the most common pressure point. Four in ten women want more space to focus on their finances.

You're ready for your money to do more.

Nearly three in ten women said they have substantial cash sitting uninvested. Among women with portfolios over \$500K, that often means six figures parked for more than a year.



Building *Confidence*



As Life Expands, Money Decisions are More Complex

Managing money is rarely just about the numbers.

It takes time, focus, and emotional energy, especially when financial decisions are layered onto the demands of a full life.

More than half of women surveyed said managing their finances feels mentally or emotionally heavy.

That weight is real, especially when decisions touch loved ones, security, and the future.



Confidence Grows When You Participate

The more involved you are in your household's money decisions, the more confident you feel.

*Women who lead household finances are nearly **three times** more confident than those not involved in financial decisions.



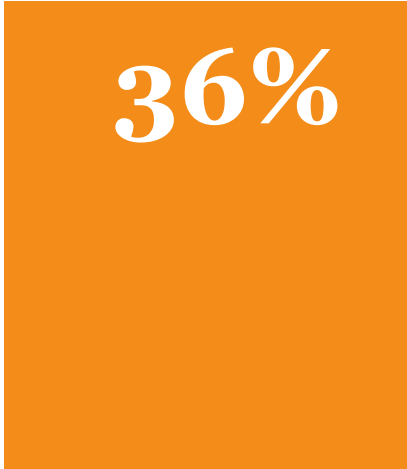
Not involved in financial decisions



Provides input on financial matters



Shares equally in financial decision-making



Leads household finances

**Based on self-reported survey responses*



Your Next Move: Choose one financial decision to understand more fully, join more actively, or lead this month.



Asking *Questions*



Your Questions Change with Life Experience

As your confidence grows, the questions you ask about money will shift.

Early on, the questions are often: Am I on track? What should I learn next?

Later, the questions move outward: How might markets, the economy, or life changes affect my plans?

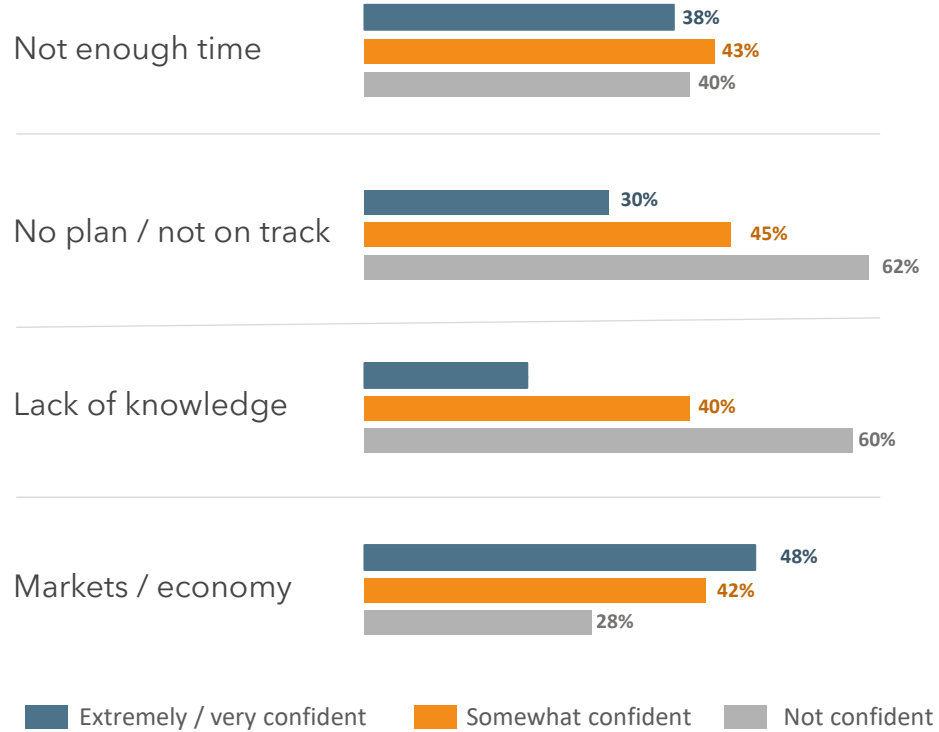
One thing stays steady at every stage.

Roughly 4 in 10 women say they do not have enough time for money matters.



Your Next Move: Name the most pressing question, then bring it to your next advisor conversation.

How concerns shift



Conversations Worth Starting

Some financial decisions may feel easier to postpone, but delays can leave families making hard choices without a shared plan.

47%

of women surveyed have not yet planned for aging parents

32%

have not yet built an estate plan



Your Next Move:

Review your estate documents and beneficiary designations this year.



Putting Money *in Motion*



You Want Your Money to Work Harder

Holding cash can be wise for short-term needs. Holding too much for too long can reduce future flexibility.

The tradeoff is not simply cash versus investing. It's also about your money's growth potential.

Nearly

 **3** in **10**

of women surveyed had substantial **cash uninvested**



\$500
million+

Estimated idle cash among HerWorth™ participants



63%

of women with over \$500K+ portfolios have **over \$100K uninvested**, often for **more than a year**

Appropriate cash levels vary based on individual needs, risk tolerance, and time horizon.



Your Next Move: Decide what should stay available for near-term needs, then build a plan for the rest.

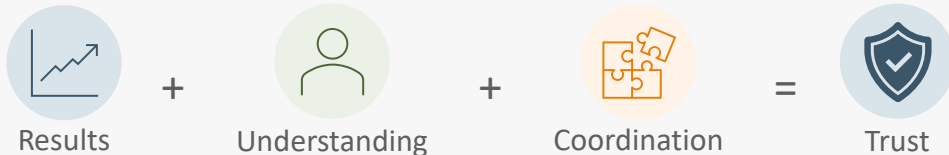


Finding Support You *Trust*



You Prefer Advisors Who Connect the Pieces

Expertise matters. Trust grows when advisors demonstrate results, understand your goals, and coordinate across your financial life.



Women in the study said demonstrated results (34%) and understanding their goals (21%) are leading reasons they would recommend an advisor. But limited coordination is the top reason some advisor relationships fall short (25%).



Your Next Move: Ask how your advisor is coordinating with other professionals involved in your finances.



You are Weighing Decisions Across the Entirety of Your Financial Life

The women of HerWorth™ are juggling multiple financial decisions at once. They are balancing daily money choices, long-term planning, family responsibilities, and future security.

% of women who would like help with:

Prioritize

 **38%** Investment management

 **26%** Budgeting

 **23%** Financial education

Plan

 **41%** Retirement

 **35%** Estate planning

 **31%** Tax planning

Protect

 **19%** Healthcare planning

 **18%** Insurance

 **18%** Aging parents



Your Next Move: Pick an area to discuss at your next advisor meeting.



Trust in AI is Still Emerging

Artificial intelligence is becoming part of more financial tools, but most women are not yet ready to trust it for financial advice.

Younger women are more willing to use AI to support their financial planning.

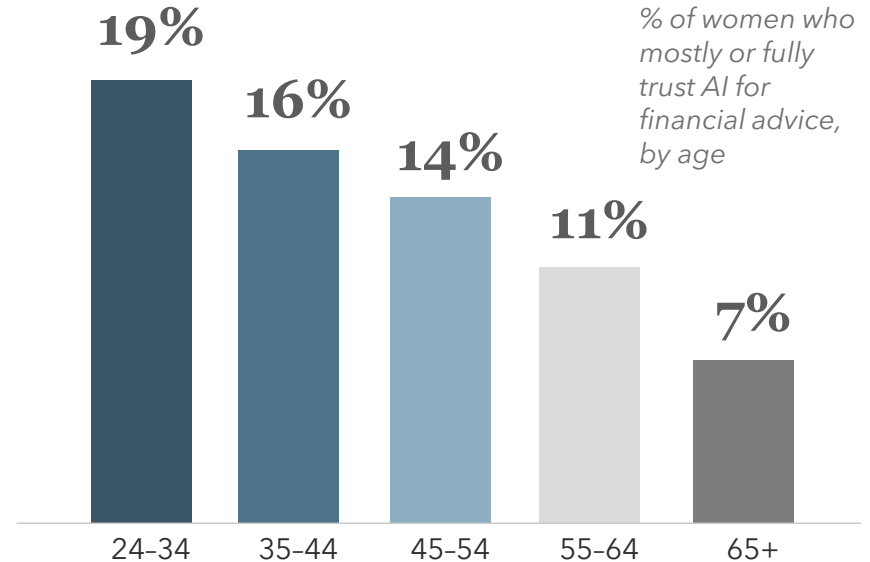
Older women bring more questions about how the technology supports decision-making.

The core question becomes: **What is AI's role in helping make financial decisions I can trust?**



Your Next Move: Ask where technology can help you prepare, and where human judgment and experience adds the most value.

of women do not trust, are skeptical, or somewhat trust AI in financial planning



You are Not Alone

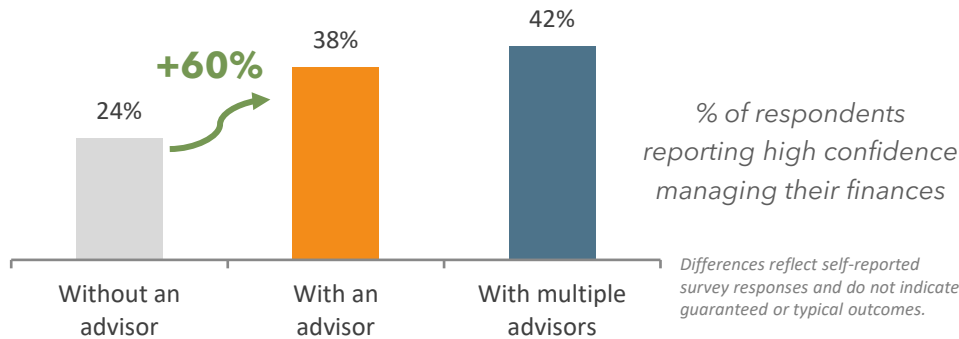
The right advisor makes a difference.

Over half of the women surveyed work with a financial advisor.

Among those who do, 38% report high confidence managing their finances, a roughly 60% increase over those managing their finances on their own.

Confidence rises further as women work with multiple advisors offering specialized advice and support.

Women with advisors are also **less likely to experience money-related anxiety** and more likely to know how their investments performed over the past year.



Choosing Your Next Step



What To Do Next

Your next move does not need to be perfect, just intentional. Here are some ideas for getting started.



Start with cash.

Consider what should stay available for short-term needs versus what can be put to work.



Pick a topic to explore.

Choose an area where you'd like to expand your financial leadership: budgeting, investments, retirement, estate planning, family care.



Name what's on hold.

Start the conversations that tend to be postponed: elder care, estate planning, and major transitions.



Expect coordinated advice.

Ask your advisors to coordinate investments, taxes, retirement, estate planning, insurance, and family responsibilities around a larger plan.



Questions to Ask Your Advisor

Use this guide to make your next advisor conversation more comprehensive and productive.

The goal is not to have every answer at once.

It is to stay consistently engaged, craft your next steps, and understand how parts of your financial life work together.

Bring this page to your next meeting.

Put cash to work

- How much cash should I keep for near-term needs, emergencies, and peace of mind?
- What cash is sitting idle today, and what would a thoughtful plan to invest it over time look like?

Build confidence through participation

- What do I own, why do I own it, and how did it perform over the past year?
- How can we work together so that I become even more actively involved in financial decisions affecting my future?
- How will you help me stay engaged?

See how the pieces fit

- How does my investment plan connect to retirement, taxes, estate planning, healthcare, and family priorities?
- Which decisions do you recommend prioritizing in the next 30, 90, and 180 days?

Coordinate advice and life changes

- How do you coordinate with my CPA, attorney, spouse or partner, and other advisors?
- What life changes should trigger a plan review, and how will we prepare for them?



We're Here to Help

Beacon Pointe's Women's Advisory Institute offers education, tools, and guidance to help you navigate your financial life.

Ask our team about educational resources related to financial decisions you are considering.



BeaconPointe.com/Womens-Advisory-Institute



About HerWorth™



Who We Surveyed

HerWorth™ reflects the voices of 10,012 women surveyed online from late 2025 through early 2026.

The sample combines a nationally fielded paid panel with an organically recruited cohort, drawing women from every region, income band, and stage of life.

The result is deep insights about how women manage their money, and what they need to help them as they do so.

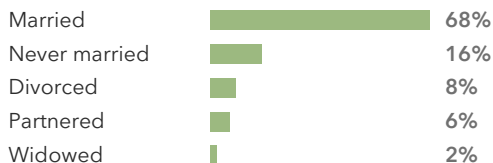
Advisor relationship

53% have an advisor

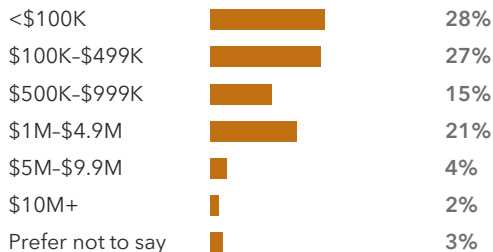
Age



Marital status



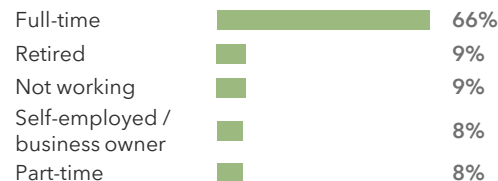
Investable assets



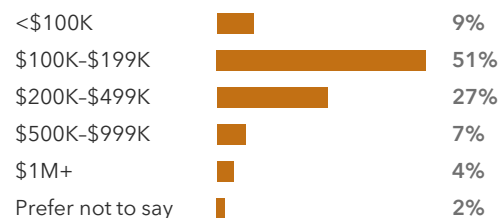
Region



Employment



Household income



Important Information

About Beacon Pointe Advisors

Beacon Pointe is one of the nation's largest female-founded Registered Investment Advisory (RIA) firms, with women represented in leadership roles and advisory teams located across the country. The Beacon Pointe Women's Advisory Institute (WAI) was formed in 2011 to provide education, resources, and guidance to help women and their families navigate financial decisions. WAI specializes in financial planning for women, including retirement planning strategies, and focuses on the financial goals, challenges, and life transitions women may experience at different stages of life.

"One of the largest" is based on publicly available industry surveys and third-party rankings of registered investment advisers by assets under management.

Survey Disclosures

This report summarizes the results of the HerWorth™ Women and Wealth Study, an online survey of 10,012 women conducted from late 2025 through early 2026. Responses reflect self-reported opinions and experiences and may not be representative of all women or investors. Survey results are informational only and do not indicate future outcomes. Individual circumstances vary, and experiences with financial planning or financial advisors may differ. References to financial advisors are general in nature and do not imply that working with an advisor will result in increased confidence, reduced anxiety, or improved financial outcomes.

General Disclosures

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