

Making it count

Women's wealth and the risk of staying still

Chartered Financial Adviser Samantha Kaye talks about why financial security isn't something that happens by chance.

When we talk about women and wealth, the conversation tends to focus on the unique challenges we face. Indeed, this magazine was inspired by helping women overcome these hurdles!

But it's important to remember that it's not the full picture.

Women are gaining financial power at a faster rate than any other group, shattering the glass ceiling and pushing the boundaries of their careers in all directions. So, for me, it's vital that we shift the narrative of 'women and wealth' to create a more positive and inclusive experience.

The risk of staying still

Women tend to be more risk-averse when it comes to investing for the future – and the use of the word 'risk' is a prime example of how negative language can be a barrier.

After all, staying in your current position

doesn't mean you're risk-free. Being too conservative with your finances could actually lead you to miss out on opportunities to grow your wealth. In short, minimising risk might be a risk itself, as you are in danger of minimising your chance of achieving your future goals.

If we flip the script, we can reframe 'risk' as a positive. And remember, while cash won't suddenly drop in value like a share can, it's not risk-free – inflation will reduce its spending power over time.

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A leap of faith

Taking a leap of faith and opting to invest in the stock market could boost your savings over the longer term, which we discuss more on page 12. Of course, the stock market is not without risk, but if you do your research and stick to your risk profile, investing will seem much less intimidating.

This is also where financial advice comes into its own – providing guidance, investment solutions and ongoing service to help you achieve the right investment strategy for you and your goals. It's tailored to your individual requirements; together, we can steer your risk profile towards appropriate blends and levels of intentional risks.

So, here at Her Wealth, we're calling on women to be brave, reach out and ask those burning questions – all of which can help you build your long-term confidence and resilience.

Knowing your worth

I'm incredibly proud to help like-minded women make confident financial choices and harness their full investing power. I'm here to understand where you're at now and where you want to be.

As a financial adviser with more than 20 years' experience in the industry, my passion lies in getting the best out of people and their plans. As a mum to two teenagers, I fully understand the juggle between a career and motherhood and all the life experiences in-between.

I've seen it all, meaning I talk with conviction about the events that have happened along my life journey and that of my family, friends and social circles. I can therefore help my clients stay agile and get ahead of any potential curveballs.

I believe it's a privilege to have someone share their life story with me – it's something an adviser should never take for granted. With more female breadwinners seeking advice when

it comes to their finances, at Her Wealth, we believe it's time for financial institutions to be the change.

If there's one thing we can be certain of, it's that life doesn't stand still for long. And neither should our financial plan. Reclaim it, make it work for you – wherever you are in your savings journey, it's time to rise up, be brave and make our hard-earned wealth truly count.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

About Her Wealth

At Wellesley, we're proud to represent male and female clients. And while it goes without saying that both can experience the same stressors, there's no avoiding the fact that women can face a number of unique challenges.

Our experience has shown that women can therefore greatly benefit from highly personalised advice, which takes these challenges into account. We go one step further – we give you the tools to beat them.

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