



**Empowered Women,  
Empower Women.**





## Shatter the Taboos of Talking about Financial Issues

As a woman facing modern complexities, you know that managing your finances can be overwhelming and confusing. With so many resources available, and so little time to sift through them, it's hard to know where to start. That's why it's important to connect with a financial advisor who understands your needs and can guide you through life's difficult questions.

***"I'm not saving enough. I'll never be able to retire!"***

***"How will I be able to afford college for my kids?"***

***"Mom called me by my sister's name again the other day. I worry about her..."***

At SYM we see the big picture, helping with current decisions that have the right kind of long term impact. We know that managing your finances can be especially challenging, whether you're juggling a career, family, or both. That's why we take the time to get to know you, understand your goals, and create a personalized plan that fits your needs.

But we don't just tell you what to do. We see the big picture and guide you to make the best decisions for yourself and your family. We listen for the whispers and understand the hidden costs of ignoring financial questions for too long.



# Shared Perspectives: Collaborative Insights on Life's Difficult Questions



**Women in particular often face a complicated combination of challenges that overlap. Learn from the best! Join our group of empowered women to share perspective and experience.**



## Career/Work

Can I afford to step out of the workforce for a while without hurting my financial security?

How much can I put in my retirement plan and how can I best invest it?

Part of my compensation is stock, and I have no idea what to do with it.



## Kids

Can I help support my adult children without jeopardizing my own financial future?

What should I do now to save for my children's future?

How do I protect my children if something happens to me?



## Parents

My father is failing, and my mother is compensating for him. How can I help?

How do I start conversation with my parents about their healthcare and estate plans?

Can I afford to support my parents, or should they plan for Medicaid?



## Taxes

What can I do today to save on taxes tomorrow?

I prepare my own return. When is it time to hire a CPA?

How will my taxes change at retirement?



## Education

I still have a student loan balance. Should I just pay it off?

How much should I save toward my children's college education?

How can I save for my own retirement and the kids' college at the same time?



## Philanthropy

I want to do more for my favorite charity, but I don't know how.

I've been asked to join a non-profit board. What should I know?

Is it possible to find tax benefit from charitable contributions?



## Home

My house is too small/too big. How can I finance a new one that is just right?

What kind of mortgage is best? When should I refinance?

How do I afford a vacation home?



## Money

I earn good money. How do I know if I am saving enough?

The market scares me. Is it OK to stay in cash?

How much can I save into my retirement plan and health savings account?



## Retirement

I want to retire at 60. How much money do I need?

I don't want to be a burden to my children. How do I plan for healthcare expenses?

When should I claim Social Security?



# The Hidden Cost of Delayed Financial Decisions

Women have made incredible strides, both professionally and personally, in the last half-century. But that progress has brought additional complexity along with it. Reports show that breadwinning moms are less satisfied with their home lives than breadwinning dads. And even the most capable women can feel overwhelmed by everything they have to manage.

Many female breadwinners are also members of the so-called sandwich generation, caring for kids and aging parents at the same time. **That means even greater financial pressure – and less time to solve money puzzles.**



## The Caregiver Burden

“My sister’s husband has lost his job again and they are down to the last paycheck. Mom and Dad need to have safety rails installed in their bathroom, and Jamie is asking to go to archery camp for spring break.”

There never seems to be a shortage of people who need support. Whether it’s physical caregiving in the case of an ailing parents, a financial “tide-me-over” for a sibling who is going through hard times, or the string of money requests from kids – all too often, supporting others comes at the expense of financial and emotional well-being. Working with an experienced financial advisor can empower you to say “yes” with confidence – and to defend personal and financial boundaries with grace.

## The Time Crunch

“I know I should be paying more attention to what’s in my 401(k)... But who’s got the time to open those statements, let alone read and make sense of them?”

The financial services industry has not done any favors for the people who need help solving their everyday money puzzles.

Between the jargon, the complexity, and the fine print, even the most motivated among us can lose heart.

**In partnership with a trusted financial advisor, you can get clear, easy-to-understand answers to your questions, as well as early warning about the questions you do not know to ask.**



## Pressure from All Sides

“Nobody should have to choose between getting the kids to practice, checking that Mom has eaten and taken her meds, and making it to the executive committee call on time. But there’s only one of me, so I have to make that choice every day.”

You don’t need more guilt or pressure. You need someone who understands your life – and who can connect the dots between your financial resources, questions, and important decisions.



## On the Mind of EmpowHERed Women





# Our Promise to You

**We listen with our hearts.** No paying lip service. No rehearsed spiels. We take genuine interest in every single client and dedicate the necessary time to really understand what's going on in her life. I believe that deep knowledge of the client is the only way to guide her to good financial advice, whether from me or from another specialist.

**We connect her money to her life.** Our clients don't naturally describe themselves as "investors." They are daughters, wives, partners, mothers, colleagues, and friends. Money is a means to an end, and we make a personal commitment to help our clients align their money with who they are.

**We show respect.** This part comes easy, although it is not a given in the financial services industry. We consider clients as whole and capable of making smart choices with their money. They deserve nothing less than transparency, honesty, and clear communication.

**We build confidence.** We believe that the highest calling of a financial advisor is to unleash the power and the confidence in her clients.

**We are fiduciaries.** We embrace our legal obligation to give financial advice that is in our client's best interest and to avoid conflicts of interest both in appearance and in fact.

**If This Sounds Like  
You, Let's Connect!**

**Join our tribe of  
brilliant women!**



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