

L'universo femminile:

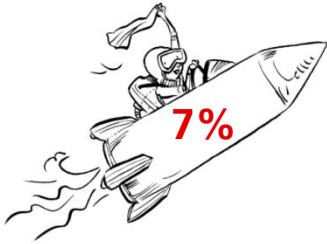
un'opportunità per il mondo bancario e finanziario

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#ChangingFaceOfWealth



30% of global private wealth is held by women.

70-80% of purchasing decisions in Europe and America are made by women.

80-90% are responsible for or influence financial decisions.

80% of all women have to handle wealth by themselves at some point.

Women tend to be more disciplined investors.

Source:

Global Wealth 2016 - Navigating the client landscape; BCG

UBS calculation based on BCG Global Wealth 2016

Harnessing the Power of the Purse – Female Investors and Global Opportunities for Growth, Center for Talent Innovation, May 2014

When Women Thrive, Businesses Thrive (EDGE), Mercer Management, Executive Summary, 2014

How are men and women different? (in the way they invest)



VALUES ARE KEY – 88% of women want to invest in organisations that provide social well-being



LANGUAGE – more than a third (35%) of women are put off by financial jargon



FINANCIAL CONFIDENCE – 41% women globally (less than half of women), say they are confident about their finances

Our commitment



In January 2017, UBS Global Wealth Management committed to better address the needs of female clients.

We aim to:

1. Transform our business to create a gender view in all processes to create an industry leading experience
2. Increase financial confidence
3. Encourage gender lens investing, and sustainable investing more broadly

How does your gender and your lifestyle decisions make a difference to your wealth over a lifetime?

The key factors that contribute to the wealth gap for women are mostly very relevant for **all** young people too



Gender pay gap



Time off



Part-time work

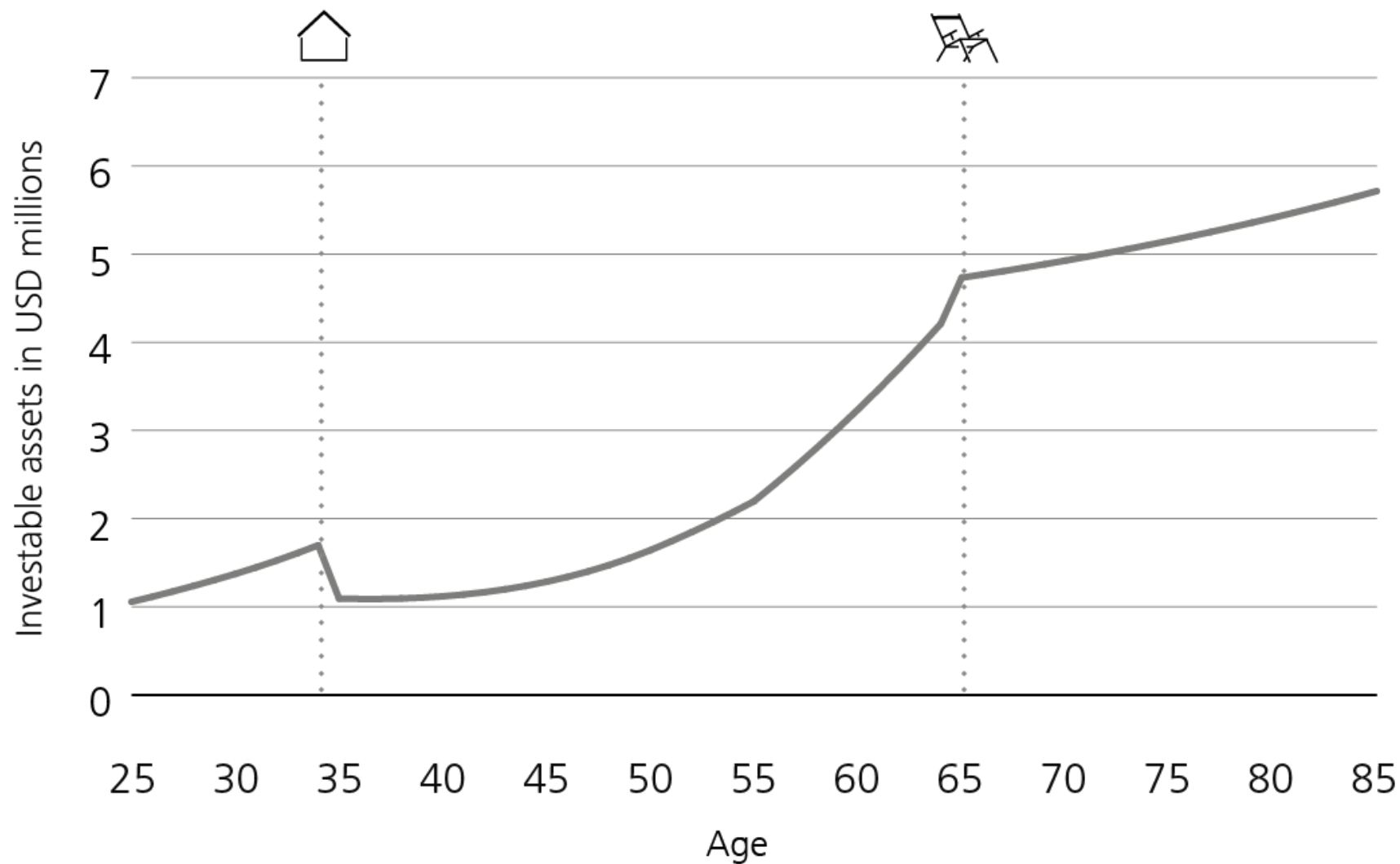


Longevity



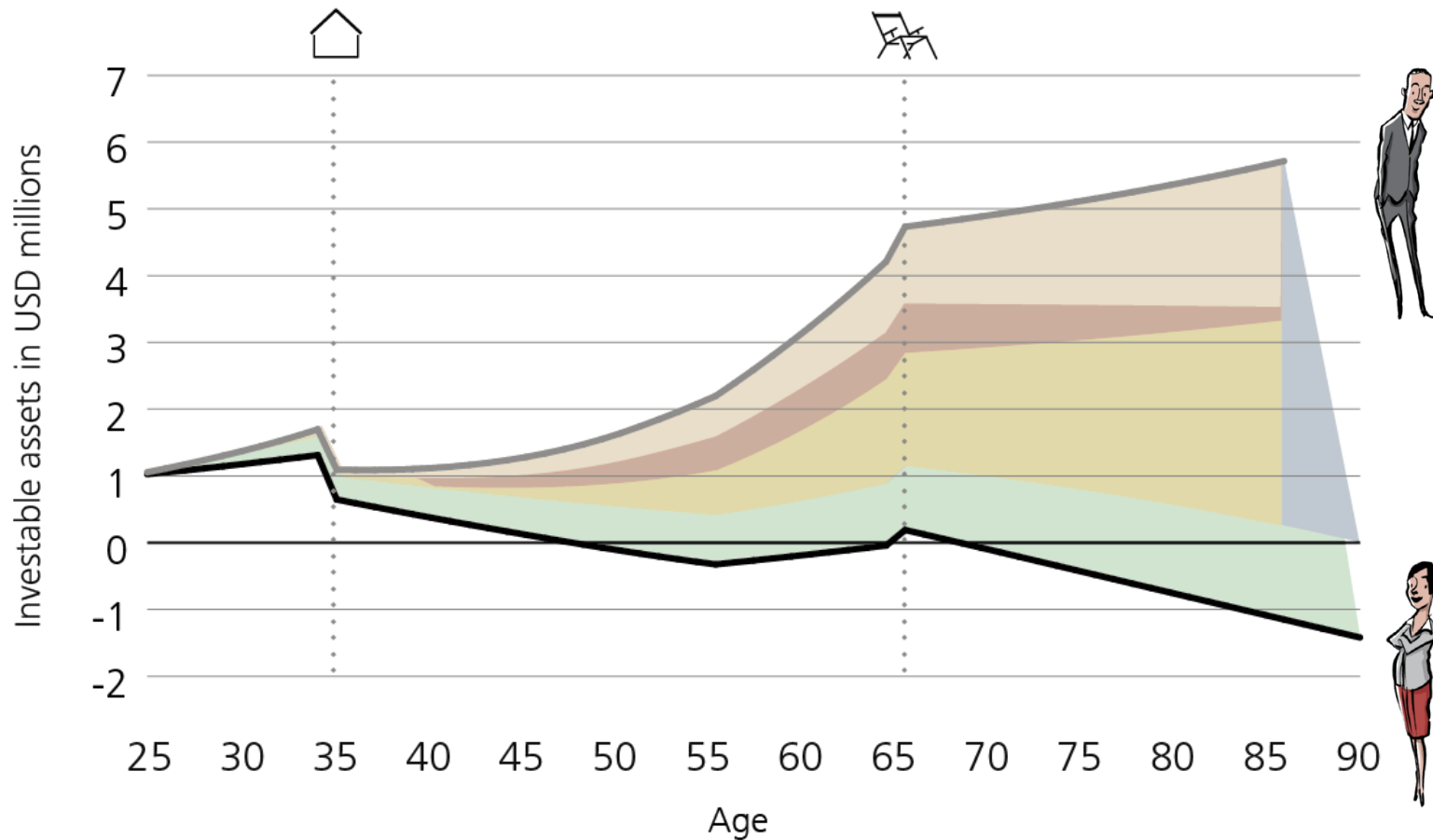
Risk

Here's what Joe's lifetime wealth curve looks like:



— Joe  Mortgage  Retirement

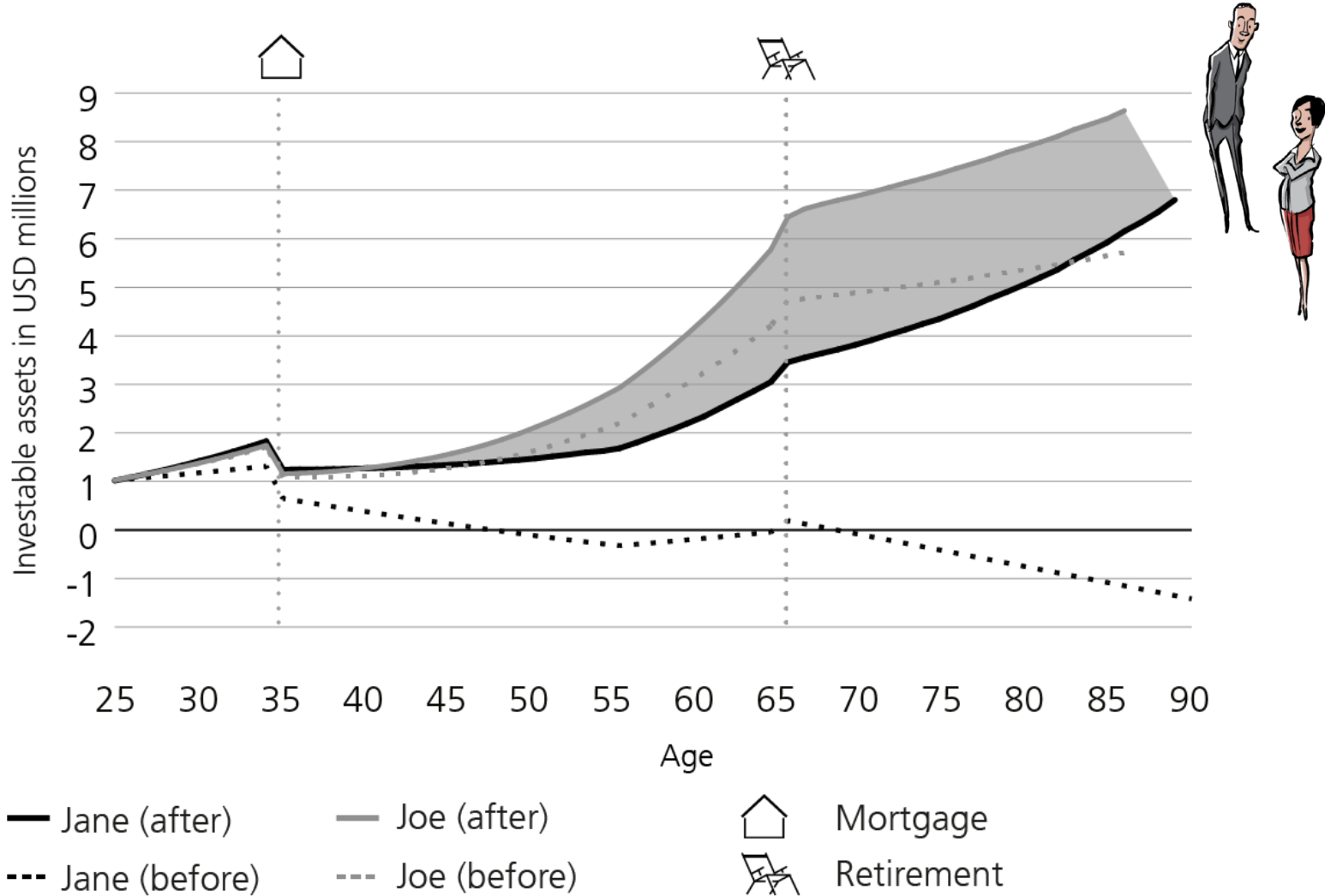
This is what the graph looks like for Jane and Joe



- Pay gap
 Career break
 Flexible employment
- Life expectancy
 Risk tolerance
- Jane
 Joe
 Mortgage
 Retirement

Let's talk about Risk

This is how Jane's curve would look like if she invested with calculated and well managed risks and sound investment strategy.



Joe's and Jane's individual journey



Joe and Jane, Age 25

Starting salary: 110k; Inheritance of 1mln at age 24
Starting expenses: 70k
Expense growth: 0% (25-30years),
2% (31-51 years), 3% (52-64 years)

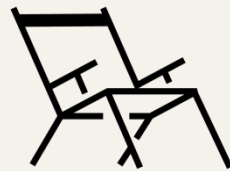


Buying a home, Age 35

Value: 2.0m
Mortgage: 1.3m
Annual interest rate: 1.50%
Amortization: 20 years



Baby break!
A year of
unpaid leave



Retirement, Age 65

Pension: 10% salary contribution
Pension payout vs. annuity: 50%
Pension conversion rate: 6.8%
Effective tax rate: 15%



Longer life
expectancy



Jane's conservative
investment approach may
damage her investment
portfolio

