



TRUST BANK

Simplifying life.

*Tips from Your Financial Coach*

*April 26, 2010*



Sandra K. Worner, CPA, CFP®

*Vice President,  
Director of Financial Planning  
sandy@tristartrust.com*

Tri-Star Trust Bank  
1004 N. Michigan Ave.  
Saginaw, MI 48602  
989-921-0010

160 S. Main St., Ste 2  
Frankenmuth, MI 48734  
989-652-6600

## Financial Planning for Women

**M**y husband and I have been married for 25 wonderful years. But we both know that even the most successful of marriages end in either death or divorce. In fact, statistics show that 9 out of 10 women will someday find themselves suddenly single. Let's look at the facts:

- 50% of marriages end in divorce.
- The average baby boomer woman is expected to be widowed by the time she is 67.
- The average baby boomer woman is expected to outlive her spouse by 15 to 18 years.
- There are 4 times more widows currently living in the US than widowers.

Statistics indicate that 90% of us will wake up one day to find ourselves suddenly single. At that time, we may feel lost and alone. To make matters worse, we may be left wondering about our security and survival – especially if we have not been an active participant in our financial affairs. However, if we are prepared and understand our financial situation, it will be easier for us to respond and adapt.

### Financial Planning for Women Seminars

For this very reason, Tri-Star Trust Bank wants to help by offering a 3-part series of financial planning seminars designed to:

- **Empower Women** to develop the financial skills to succeed.
- **Engage Women** in a fun and interesting manner.
- **Encourage Women** to take control of our financial life.

These seminars are designed by women for women to learn the basics of financial planning in a fun and encouraging environment.



**TRUST BANK**

Simplifying life.

Tri-Star Trust Bank  
1004 N. Michigan Ave.  
Saginaw, MI 48602  
989-921-0010

160 S. Main St., Ste 2  
Frankenmuth, MI 48734  
989-652-6600

Seminar discussions will be directed by the group's needs. Potential topics are:

- Getting organized
- Creating a budget
- Understanding debt
- Understanding basic investing concepts
- Understanding taxation of investments
- Understanding investment risk
- Saving for college
- Saving for retirement
- Understanding how much you can expect to withdraw from your portfolio during retirement
- Understanding Roth IRA conversions
- Understanding wills and trusts
- The pros and cons of life insurance
- Other financial topics, as directed by the group

Many of you may not want to be part of these seminars. It will take time and it will take energy. And let's face it, financial planning may not be the subject of your choice. But as women, it is critical that we possess the financial skills in order to stand on our own two feet. It may be a journey, but as a Chinese proverb says, "*A journey of a thousand miles begins with one small step.*" I urge you to take that small step by calling me today at 989-921-0010 to discuss the seminars.

These seminars will begin soon, so it is critical that you call ASAP.

*"LIVE as if you were to die tomorrow.  
LEARN as if you were to live forever."*

Gandhi