

**Empowering women:  
a fresh perspective  
on investment styles**



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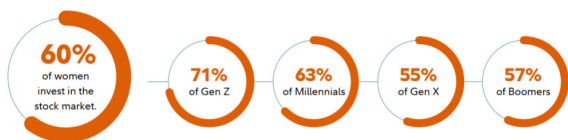
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In the evolving landscape of personal finance and investment, there's a new narrative emerging—one that celebrates the significant strides women have made in taking control of their financial futures. As we delve into the investment styles that distinguish today's savvy investors, it becomes clear that the conversation is no longer about disparities but about empowerment and achievement. This shift in focus not only highlights the progress made but also outlines how we can further support women in their journey to financial independence.

Fidelity's 2023 research highlights a promising trend where younger women are significantly more engaged in investing than previous generations, with 63% of Millennial women starting in their 20s, far surpassing the 28% of Gen X and 16% of Baby Boomers. The data shows that investment participation rates are rising across generations:

- Generation Z 71%,
- Millennials 63%,
- Generation X 55%,
- Baby Boomers 57%.

**WOMEN ARE INVESTING, WITH GEN Z WOMEN LEADING THE WAY**

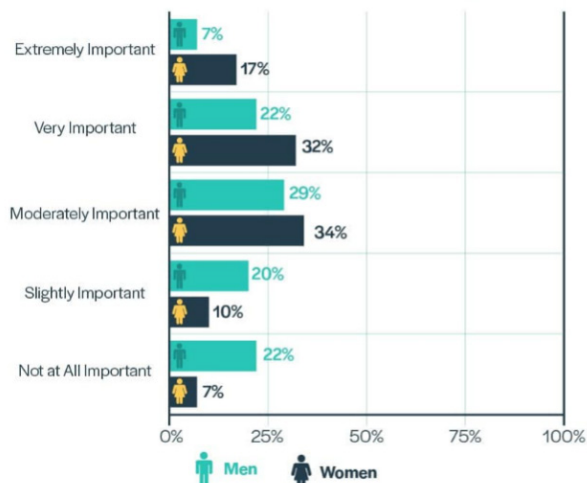


Source: Fidelity, 2023

Notably, women aged 18-to-35 are opening their first brokerage and retirement accounts at earlier ages (21 and 20, respectively) compared to those aged 36 and older (30 and 27, respectively), leveraging the benefits of compound interest for greater returns over time. The COVID-19 pandemic further influenced this shift by making DIY trading and online investment platforms more accessible and appealing, supported by social media and investment apps that democratise financial information, thus demystifying the investment process and encouraging active financial management among women.

Moreover, women are not just participants but becoming influencers in the investment world, with a growing inclination towards sustainable and responsible investing. According to a survey by Morgan Stanley, 84% of women expressed interest in sustainable investing, compared to 67% of men, underscoring a distinct investment style that blends financial goals with personal values. Another study by MoneyCrashers revealed that women are more inclined towards socially responsible investment, taking a closer look at a company's social mission before deciding whether to invest or not. And it doesn't stop there, a study by the Nielsen Company found that women are more likely than men to pay extra for products and services from companies committed to positive social and environmental impact.

**If You Were to Invest in a Company, How Important Would the Social Mission of the Company Be?**



Source: MoneyCrashers

What also sets many women investors apart is their long-term, goal-oriented approach to investing. This method is not merely about accruing wealth but about ensuring financial security and growth over time. Women tend to prioritise research and risk assessment, dedicating time to understand their investment choices fully. This diligence often results in more stable and diversified portfolios, an essential factor in weathering the volatility of financial markets.

**Women who invest in the stock markets stay the course when there is market volatility:**

	Women	Men
Do nothing and wait it out	51%	43%
Increase investments/contributions	16%	28%
Sell investments and pull out of the market	7%	7%
Decrease investments/contributions	6%	9%

Source: Fidelity, 2023

Supporting women on their investment journey involves dismantling barriers and enhancing financial literacy. Education is key, with a focus on building knowledge and confidence to navigate the investment landscape. Celebrating the success stories of women investors can serve as powerful inspiration, motivating more women to explore and realise their investment potential. Moreover, fostering communities where women can share insights, experiences, and encouragement is crucial. These networks offer not just camaraderie but also practical advice and support, helping women investors to thrive.

In conclusion, the distinctive investment styles of women are enriching the financial landscape, driving both personal wealth and societal progress. By emphasising long-term goals, risk awareness, and ethical investing, women are charting a course towards financial empowerment. The data speaks volumes: women are not only participating in the investment world but are also reshaping it. As we continue to champion and support women investors, we inch closer to a future where financial independence is a reality for all. Together, we can celebrate the achievements and pave the way for even greater success in the investment realm.

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