FINANCIAL

Q: Do women think differently about investments than men?

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A: In my 30+ years' experience managing investments, I would say that for the majority of women, the answer is "yes".

Intellectually, women know that it makes good financial sense to invest in their future, however a vast number of working women are not taking the time to focus on their financial goals.

It is not at all that women are not, or cannot be, good investors. Instead, my experience is that women put their financial future, and oftentimes even themselves, "last on their list". Many women today are not only juggling the challenges of their career, but are also sandwiched between caring for needs of their children and elderly parents and/or in-law's.

It is important that women seek out an investment advisor and planner who will take the time to help her establish financial goals based on her individual needs, risk tolerance and time horizons. After all, who wants their backup plan for retirement to be moving in with the kids?