



The importance of saving for retirement as women

Investing in your 403(b) plan



A recent survey by AXA found that women's top financial concerns were:

- Outliving retirement savings.
- Not having adequate sources of guaranteed income for life.

Money well saved

As a busy woman with many things competing for your time and money, it is tempting to put off saving for your retirement until later in life. Do any of the following statements sound familiar?

- I don't have time to think about saving right now.
- My partner is saving for our retirement.
- I will start saving when I make more money.
- I have to take care of my kids and my parents.

All of the above are real issues for women, and often make it harder to save than our male counterparts. Statistics show that women live longer, making it even more important for women to save. The sooner you start saving, the more secure your financial future can be.

Reality by the numbers

59.4

is the average age of widowhood in the U.S.¹

90%

of women will be solely responsible for their finances at some point in their lives.²

75%

of nursing home residents are women with the average cost \$75,000 year.³

70 to 80%

is the average amount of pre-retirement needed in retirement.⁴

AXA is committed to helping educators

Educators make AXA the #1 choice for 403(b) plans

Since 1859, AXA has helped people build and secure their financial futures. Our 403(b) plan is designed to meet the unique needs of educators and non-profit employees across the country. That's just one reason why we are the #1 choice for educators in K-12 schools in the U.S.⁵ and help thousands of non-profit employees realize their retirement dreams.

A personal approach on your terms

You can connect with us in the way that works for you:

- Meet with a financial professional one-on-one for personalized guidance.
- Talk to us over the phone to get answers and help with retirement planning.

Get the right guidance at the right time

We can help you turn investing into a series of time manageable steps so you can carefully balance the growth you want with the security you need.

- Determine how much to save each month.
- Decide how to invest that money.
- Adjust your savings strategy as your life and needs change.

AXA is here to help you start saving today

Your AXA representative is here to help you understand and enroll in your plan, so you can prepare for a comfortable retirement.

1 The U.S. Census 2011

2 Social Security Administration, Society of Actuaries, 2014

3 Genworth Cost of Care Study, 2014

4 AARP, 2016

5 LIMRA, Not-For-Profit Survey, Q2 2018 results based on 403(b) participants and contributions.

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