The Navigator

The Hilton Group

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Women and investing

Women's wealth is growing. A study by BNY calculated that if women invested at the same rate as men, there could be more than $3.2 trillion of additional capital to invest globally with over $1.8 trillion flowing into more sustainable and impactful investing.*

UBS Chief Investment Office Research reports that by 2030, American women are expected to control much of the $30 trillion in financial assets that baby boomers will possess. Here are some key findings:

– In 2020, female investors controlled 33% of total global personal investable wealth, and are projected to further increase this share to 35% by 2025
– The growth in women's investable wealth has outpaced men's between 2016 and 2020
– Women's investable wealth is expected to continue to grow more rapidly than men's through 2025
– Women's share of regional wealth is highest in North America, but growing fastest in Asia

What makes women's wealth journey different? Apart from pay differences, career breaks and the greater need to work flexibly for childcare can have a detrimental impact on wealth. Women tend to live longer than men, so their wealth planning needs must often span a longer time horizon. Often, women are more reluctant to take financial risks than men, which can be seen in women's pension allocations that favor bonds versus equities. If they take less risk in their investment portfolios, they actually could be at greater risk of falling short of their goals or not meeting their objectives.

For more information on women and wealth, contact The Hilton Group Senior Vice President–Wealth Management Financial Advisor Kara Museler at 401-843-8828. She is also available to speak on this topic.

UBS

The Hilton Group Named Best-In-State Wealth Management Team by *Forbes*

UBS Private Wealth Management announces that The Hilton Group has been named to the *Forbes* Best-In-State Wealth Management Teams list for 2024. The *Forbes* rating is compiled by SHOOK Research and awarded annually in January, based on information from a 12-month period ending March of the prior year. Eligibility is based on quantitative factors and is not necessarily related to the quality of the investment advice. This is the second consecutive year the team has been named to the list, providing clients with the highest caliber of financial advice with responsive, personal service.

Looking to exit your business?

If you (or someone you know) are considering exiting your business and would like to explore your options, set the course for a business sale by speaking with The Hilton Group Wealth Management Managing Director and Certified Exit Planning Advisor Jamie Hilton. You can also sign up to be on the invitation list for one of our upcoming "How to Exit Your Business" events to be scheduled later this year.

Check out our website at *advisors.ubs.com/thehiltongroup* or call Hana Couture at 401-843-8824 to be added to our mailing list.

PS: Please consider taking our Exit Planning survey to help us compile substantive local data to share at our upcoming workshops. E-mail *hana.couture@ubs.com* to receive yours by USPS.

idfa Institute for Divorce Financial Analysts

Museler earns CDFA® certification

Kara Museler has been certified as a divorce analyst by The Institute for Divorce Financial Analysts. To acquire the designation, she completed an advanced program of self-study on tax, insurance, retirement, and other related topics and successfully passed a four-hour exam.

As a CDFA® professional, she can help clients with the financial aspects of divorce as it related to settlement strategies. She is required to report to the Institute her continuing education to assure continuing competency in tax codes, legislative and other ongoing developments in the field of divorce planning.

Congratulations, Kara, on your new certification!

Out and About

Avid cyclist Jamie Hilton is recovering from his November 2023 accident when a sudden and unexpected collision with a car left him with a broken foot. From a cast to crutches and eventually physical therapy, the road to recovery was long, but he made it through with great resilience. His bones are healing properly and he is back to climbing stairs, traveling to business meetings, walking his dogs on the beach, and his typical active lifestyle.

Kara Museler hosted another women's event, *Empower Your Potential*, at the Curiosity & Co. bookstore in Jamestown, R.I. Author Kelly Collins shared her personal story of self-growth and told anonymous stories from women she interviewed for her first book entitled *The Swipe Right Effect*. Kelly encouraged attendees to unlock a deeper life purpose and to maximize their positive impact on the community.

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There are two sources of UBS research. One source is written by UBS Wealth Management Research ("WMR"). WMR is part of UBS Global Wealth Management & Business Banking (the UBS business group that includes, among others, UBS Financial Services Inc. and UBS International Inc.), whose primary business focus is individual investors. The second source is written by UBS Investment Research. UBS Investment Research is part of UBS Securities LLC, whose primary business focus is institutional investors. The Individual report style, length and content are designed to be more easily used by individual investors.

The research reports may include estimates and forecasts. A forecast is just one element of an overall report. Differences may sometimes occur between the individual and institutional reports with respect to interest rate or exchange rate forecasts due to differences of opinions. The analysts preparing individual and institutional research use their own methodologies and assumptions to make their own independent forecasts. Neither the institutional forecast nor the individual forecast is necessarily more reliable than the other.

The various research content provided does not take into account the unique investment objectives, financial situation or particular needs of any specific individual investor. **If you have any questions, please consult your Financial Advisor.**

*The Pathway to Inclusive Investment, Why women's investment matters, 2022, BNY Mellon Investment Management.

For more information on third-party rating methodologies, please visit **ubs.com/us/en/designation-disclosures.**

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