

# Pause & Plan

A MENOPAUSE AND FINANCIAL  
MINDFULNESS CONVERSATION

November 9, 2023



## Event Timeline

6:15 p.m. – Program begins

6:20 p.m. – Holly Rudnick Kurtzberg - Menopause Myths and Tips

6:50 p.m. – Christine Lucero - Financial Planning for Our 40s and 50s

7:10 p.m. – Q&A followed by mingling, drinks, and light snacks



Want to learn more?  
Visit our event landing page.

## Top Ten Tips For Managing Menopause

### 1 | Get Informed

- Ask questions
- Read books and articles from reputable sources
- Avoid social media, the internet, expensive treatments, and “bioidentical and compounded hormones”

### 2 | Talk, Talk, Talk

- Be transparent with your healthcare providers and your partners about your symptoms and challenges

### 3 | Get Moving

- Stay active with high velocity, high impact, multi-directional movements, and weight-lifting
- Get a yearly fitness check

### 4 | Eat a Whole Food, Plant-Based Diet

- 50% of your plate should be fruits and vegetables
- Limit alcohol, caffeine, and sugar
- Get 25g/day of fiber

### 5 | Dress Well

- Wear layers and natural fabrics
- Reinvent your wardrobe for your body now

### 6 | Supplement Vitamin D and B-12

### 7 | Get Yearly Wellness Checks

- Gynecology (Mammograms, Pap Smears, and DEXA Scan for Osteoporosis)
- Yearly PCP check for a cholesterol and lipid profile check
- Stay up-to-date on vaccinations (Shingles, COVID, and Pneumonia in particular- also an update on the MMR and Varicella)
- Don't forget about your dermatologist, dentist, and ophthalmologist

### 8 | Get Enough Sleep

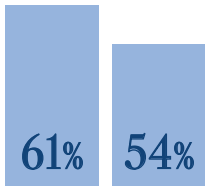
- Create a sleep routine
- Keep the bedroom cool, 67°
- Avoid alcohol in the evening
- Stop eating at least 3 hours before bed

### 9 | Manage Your Stress

- Find ways to reduce anxiety and boost mood; exercise, friendships, journaling, mindfulness/meditation, practice gratitude, and learn a new skill
- Get professional help/pharmaceuticals in some cases

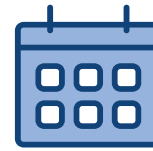
### 10 | Be Gentle With Yourself

- Embrace self-care and let go of harsh expectations

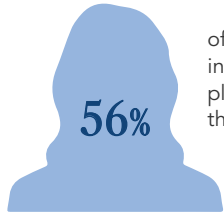


Millennial women are more likely to leave investment decisions to their husbands than older generations

80% of women will end up alone due to divorce rates and longer life expectancies



By 2030, American women are expected to control much of the \$30 trillion in financial assets that baby boomers possess today



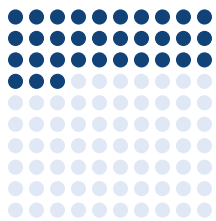
56% of women leave investment and financial planning decisions to their husbands



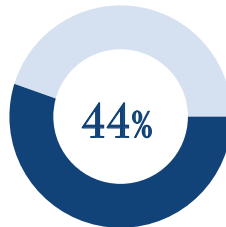
Investors who get professional financial advice are more likely to feel confident about achieving their goals



Women are less likely than men to have a formal financial plan and therefore are more likely to experience challenges related to unforeseen expenses and unpredictable income



Only 33% of women feel confident in making investment decisions



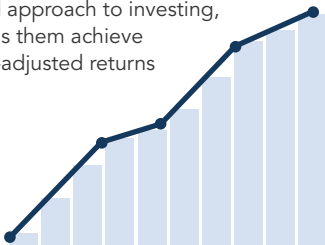
44% of ultra-high-net-worth individuals in the US are women

98%

of divorcees and widows would advise other women to take an active role in finances now



Women tend to have a more disciplined approach to investing, which helps them achieve better risk-adjusted returns



## Financial Health Checklist

- ✔ Set realistic financial goals; monitor and adjust as needed
- ✔ Be involved in your family's financial decision-making
- ✔ Know your savings and spending rates
- ✔ Work with a qualified advisor whom you trust
- ✔ Have an estate plan! Know who your fiduciaries are - executors, trustees, health care agents, etc.

Sources: Fidelity, UB sS, McKinsey, Wells Fargo

## About Our Speakers



**Christine Lucero, JD, CFP®, CPWA®**

Head of Private Wealth and CCO of Satovsky Asset Management

Christine joined Satovsky Asset Management in June 2013 and currently serves as its Head of Private Wealth and Chief Compliance Officer. She is a member of the Massachusetts State Bar and holds both the Certified Financial Planner (CFP®) and Certified Private Wealth Advisor (CPWA®) designations. With 20 years of experience in the financial industry, she specializes in estate and tax planning. Her passion for finding the right solutions and uplifting those around her has led to her being a champion for women's financial education and empowerment through client advocacy, collaboration with female peers in the industry, and mentorship.

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**Holly Rudnick Kurtzberg, PT, Cert. MDT, IHC**

Founder of TOTAL WELLTH

Holly is a physical therapist with over 30 years of experience helping clients rehabilitate from injury. She has expertise in working with adolescent and adult orthopedic injuries with a specialty focus on the spine. She is also a trained women's health educator, pre- and postnatal educator, and certified Health Coach. Holly has taught in the PT programs at Columbia University and Hunter College and has co-authored a textbook on postoperative rehab. She lives in NYC with her husband, daughters and two dogs.

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