

BlackRock®

# Helping more Women reach their financial goals

BlackRock Model Portfolios for Women



“The financial security we seek to help our clients achieve is not created overnight. It is a long-term endeavor, and we take a long-term approach.”

—Larry Fink, Chairman & CEO  
2022 Letter to CEOs

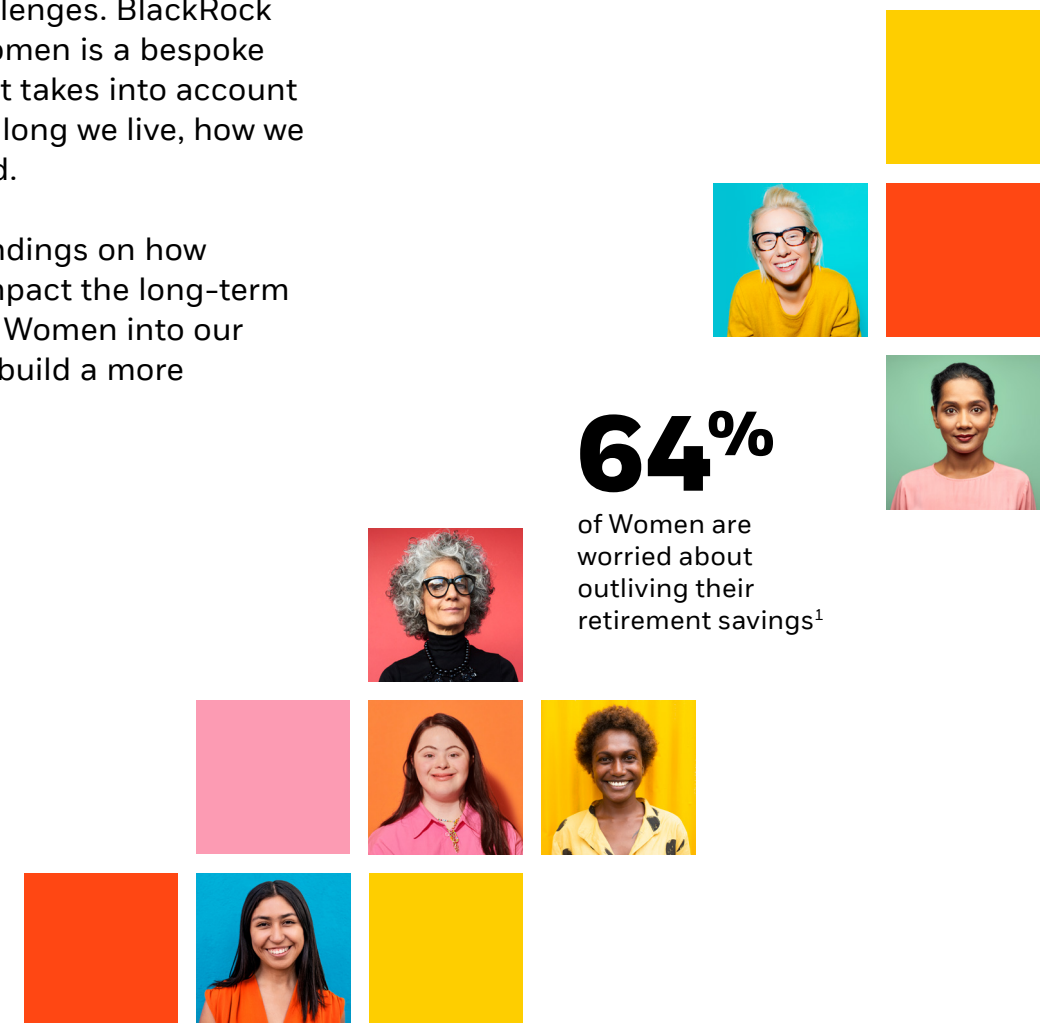
## BlackRock's purpose is to help more and more people experience financial well-being.

While many financial goals, such as saving for retirement, are universal, Women face unique investment challenges. BlackRock Model Portfolios for Women is a bespoke solution for Women that takes into account critical nuances in how long we live, how we earn, and how we spend.

By incorporating our findings on how these specific inputs impact the long-term investment success for Women into our portfolios, we can help build a more prosperous future.

**64%**

of Women are worried about outliving their retirement savings<sup>1</sup>



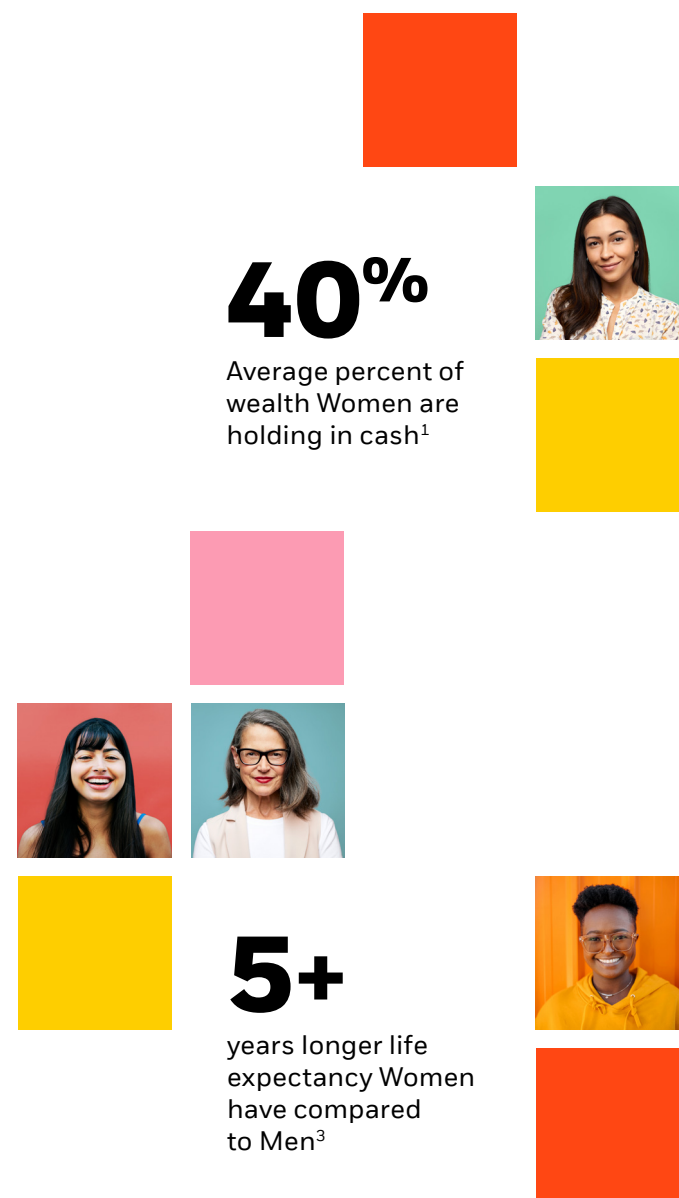
<sup>1</sup> 2021 DC Pulse Survey. The BlackRock DC Pulse Survey is a research study of 225 large defined contribution plan sponsors in addition to over 1,000 plan participants and 300 retired participants in the U.S. The survey is executed by Escalent, Inc, an independent research company. All respondents were interviewed using an online survey conducted in March 2021.

# As an investment manager, we are charting a path to helping Women build a more prosperous future.

BlackRock Model Portfolios for Women are model portfolios that leverage BlackRock's proprietary data and analytics to create investment mixes for Women across different life stages.

When we plan for long term financial goals, factors from life expectancy to income expectations to employment status are critical inputs, and our findings tell us that these factors can look very different for Women.

BlackRock Model Portfolios for Women will draw on BlackRock's expertise in building low-cost, model portfolios targeted across a range of investor goals and outcomes to deliver on our mission of democratizing access to our best ideas for all investors.



# BlackRock Model Portfolios for Women can serve as the core of a woman's investment portfolio for any length of time...

# 1.

## Outcome oriented.

We believe that our bespoke approach is well positioned to keep Women on a journey that helps them achieve their goals.

# 2.

## Attuned to market realities.

Our model portfolio managers provide insight and guidance into how they manage your portfolios to ensure your investments stay on course.

# 3.

## BlackRock leadership in model portfolios.

We are applying our expertise across our model portfolio team – combining macro-economic insight, asset class expertise and our proprietary Aladdin® risk management – designed to help you offer a consistent, quality investment process.

<sup>1</sup> Merrill Report, 2021 <sup>2</sup> Boston Consulting Group, 2020 <sup>3</sup> Center for Disease Control, 2022

Model portfolios are intended for use only by financial professionals, with other information, as a resource to help build a portfolio or as an input in the development of investment advice for their own clients.

**We begin by leveraging our proprietary investment technology for life cycle investing, and adjust 3 specific inputs for Women: Longevity, Income Gap, and Earnings Gap.**

**Income gap**

On average, Women earn \$0.82 to every \$1.00 a man makes, which impacts their ability to save<sup>1</sup>

**Earnings gap**

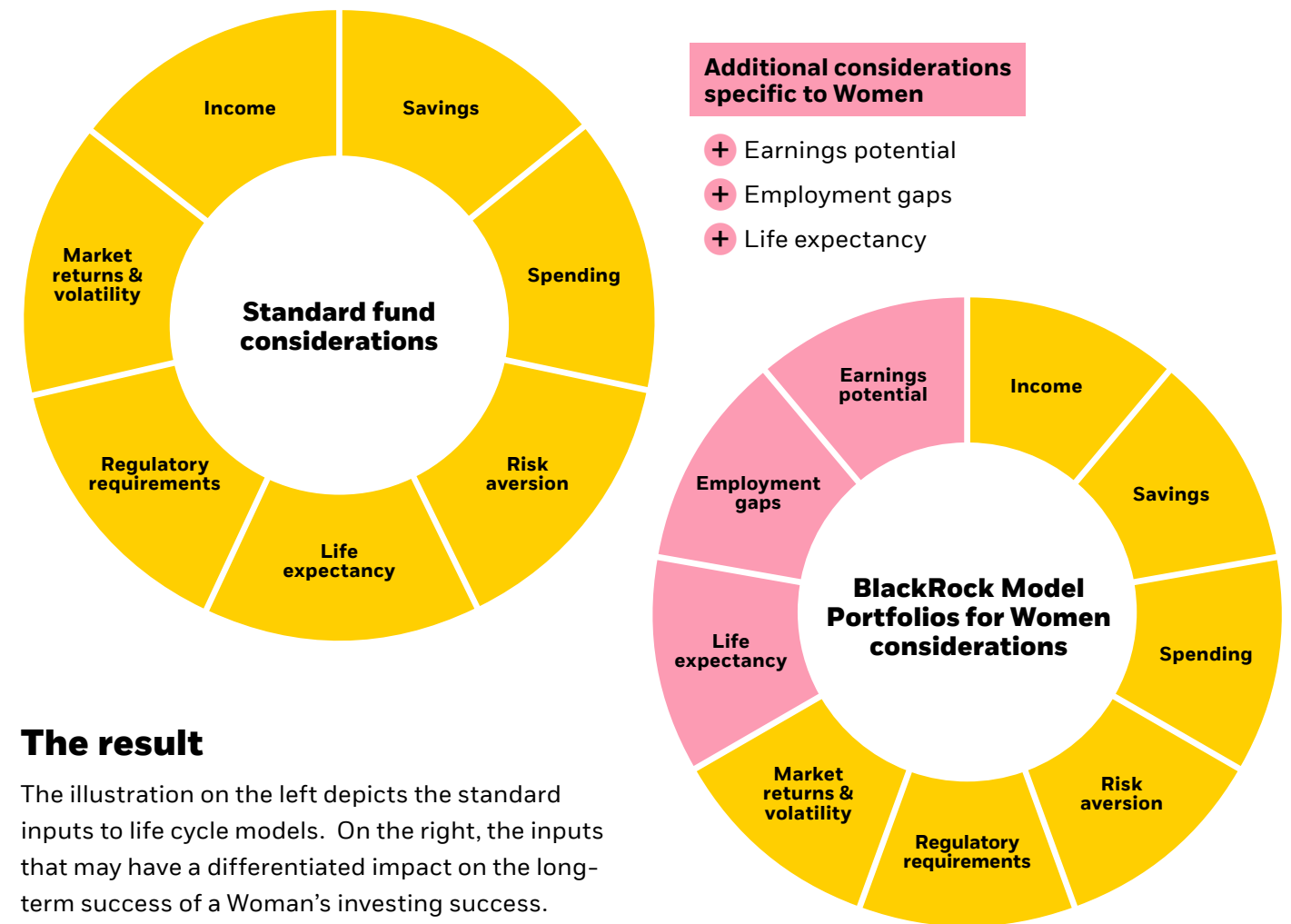
1 in 3 Women are considering leaving the workplace<sup>2</sup>

**Longevity**

On average, Women live more than 5 years longer than men – creating a need to fund longer retirements<sup>3</sup>



# Analyzing demographic considerations that account for gender differences



**The result**

The illustration on the left depicts the standard inputs to life cycle models. On the right, the inputs that may have a differentiated impact on the long-term success of a Woman's investing success.

\*For illustrative purposes only.

<sup>1</sup> US Census Bureau, "Current Population Survey; PINC-05. Work Experience-People 15 Years Old and Over, by Total Money Earnings, Age, Race, Hispanic Origin, Sex, and Disability Status: 2023. <sup>2</sup> "Women in the Workplace, 2022." McKinsey & Company and LinkedIn. <sup>3</sup> Center for Disease Control, 2022.

BlackRock Model Portfolios for Women are models designed for the long term and to give Women the opportunity maintain their financial security over a lifetime. Many model portfolios available to investors have a goal of beating specific market benchmarks, BlackRock Model Portfolios for Women's benchmark is tied to Womens' ability to have enough money in retirement.

The model portfolios are comprehensive. They can be the core of your investment strategy and a compliment to the other components of your financial plan.

**“ Our findings show that, on average, Women may be under allocated to equities at critical periods of their long-term investing.”**

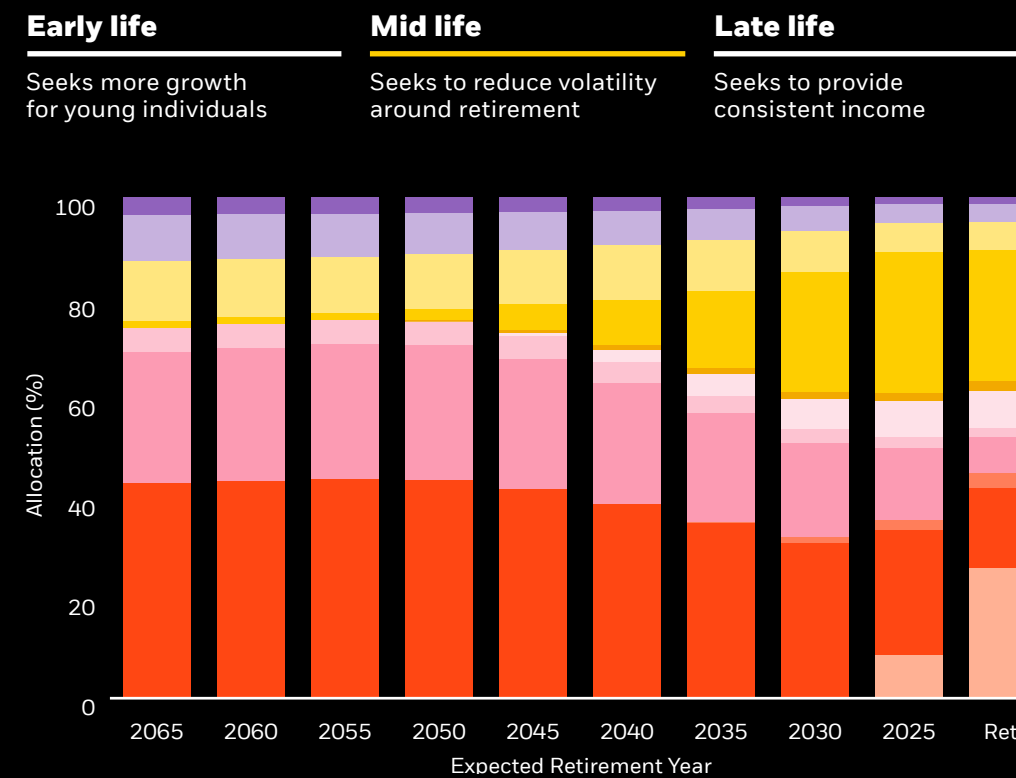


**Christopher Chung**  
Fund manager



**Lisa O'Connor,**  
Fund manager

## Dynamic model portfolio throughout lifetime achievements



\*For illustrative purposes only.

**“ BlackRock is committed to bolstering the financial well-being of Women through innovative products that address the unique economic realities that Women face over various life stages.”**

—Michelle Gadsden-Williams

# Creating tailored solutions.

At BlackRock, we are committed to serving all of our clients' needs. Which means identifying where we – and our industry – can do more. As an investment manager, as a fiduciary, and as a member of society, we believe it is our duty to combine our investment expertise with this focus to generate long-term prosperity.

## We're all in.

Reach out to your financial professional to learn more.

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“How can a Woman's portfolio be called customized if it doesn't consider she's a Woman?”

—Martin Small



## Want to know more?

[www.blackrock.com/women](http://www.blackrock.com/women) | 877-275-1255 (1-877-ASK-1BLK)

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