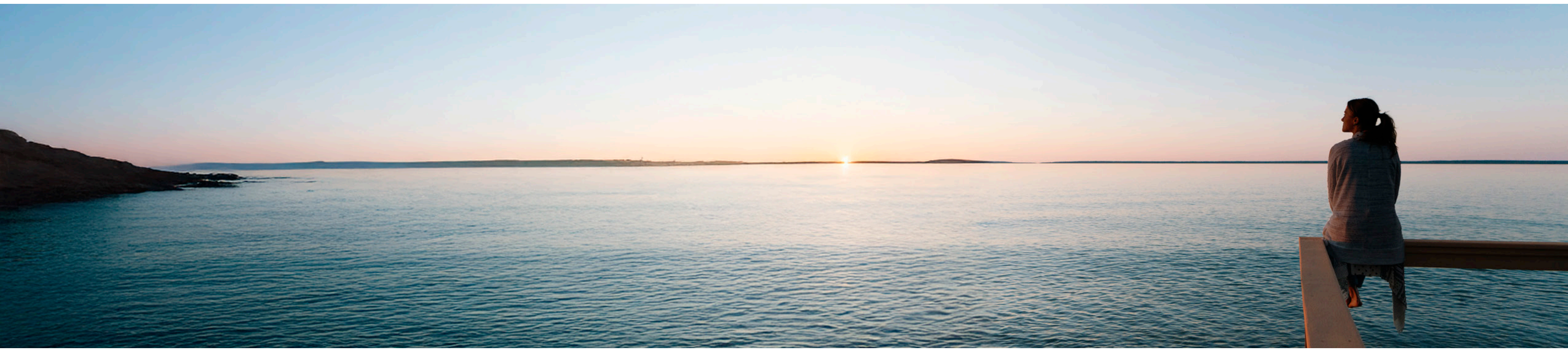

Prioritizing Your Comprehensive Wealth Plan

Women control a larger share of household financial assets than ever before. Whether you're serving as the primary caretaker for your household, educating your family about managing your wealth or building a philanthropic legacy, your wealth management partner should not only understand your unique situation, but help you prioritize your goals.

A Planning-Led, Investment-Aligned Approach

An estimated $84.4 trillion will be passed across generations over the next two decades, but only a quarter of families have discussed the details of their wealth transfer plans.[1] Having these important conversations and a comprehensive plan can provide peace of mind, establish a baseline for you and your family's quality of life, and set goals for charitable giving and your legacy.

> 87% of women define the purpose of wealth as a means to financial security and the freedom to live the life they want.[2]

Your wealth plan should consider your unique situation, your immediate and long-term needs, and your broader aspirations, be they personal, philanthropic or family-oriented.

Goals-Based Wealth Management

With their share of household financial assets expected to triple by 2030[3] due to intergenerational wealth transfer, women are poised to become a far greater force in investing. Increasing financial influence and decision-making responsibility mean that wealth planning should become an even greater priority because people with a solid plan in place are at least three times more confident in reaching their financial goals.[4]

Our proprietary Goals-Based Wealth Management approach is a multi-step process designed to deliver a personalized wealth plan that aligns your unique goals with an investment strategy focused on seeking long-term success. Through in-depth conversations with an experienced team of professionals, we partner with you to make integrating a wealth plan into your lifestyle as seamless and uncomplicated as possible.

During this process, we help you:

- Create your personal balance sheet.
- Determine your wealth goals and objectives.
- Assess the probability of meeting your goals, reevaluating and adjusting as needed.
- Formalize your investment strategy and wealth plan.

Glenmede's dedicated team of experienced advisors understands that planning for the future should meet you wherever you are, and we can provide the confidence you need to manage whatever comes next.

Wealth Education and Philanthropy

Careful wealth planning often includes thorough wealth education.

No matter your level of financial literacy, we have the resources and expertise to build a customized curriculum to educate and empower you and your family. We pride ourselves on preparing the next generation of wealth stewards to be knowledgeable and responsible.

Each generation has unique perspectives and experiences, and the key to successfully engaging rising generations is to create opportunities for involvement over an extended period and give them the chance to make a significant philanthropic impact.

By some estimates, women could add more than $3 trillion to global investments over the coming years, with more than $1.87 trillion directed toward investments with positive social and environmental impact.[8] If you're considering how best to establish and sustain a philanthropic legacy over the long term, we can help you:

- Align your plan with your values
- Integrate your philanthropic plan into your overall wealth management strategy
- Minimize your tax liabilities
- Involve your heirs in your philanthropic projects

Each year, women comprise a larger share of investors:

- Women control more than $10 trillion in US household finances, a figure expected to triple by 2030.[5]
- In 2024, 71% of women reported that they had investments in the stock market, an 18% increase from 2023.[6]
- If they invested at the same rates as men, women could add more than $3 trillion to global investments.[7]

Your Partner in Planning

We are uniquely positioned to understand and serve you through a strong, collaborative partnership. Our independent ownership, innovation and unwavering commitment to our clients have made us a trusted wealth management partner for more than 65 years.

To learn more about how Glenmede can help with your wealth planning needs, please visit Glenmede.com and contact us today.

1 "The 'Great wealth Transfer': What is it and how can women make the most of it?" World Economic Forum, July 19, 2024.

2 Ibid

3 "The Pathway to Inclusive Investment," BNY Mellon.

4 Schwab Modern Wealth Survey 2024.

5 "Women and Wealth: What to Consider in Your Financial Planning," Morgan Stanley, March 12, 2024.

6 "New Research from Fidelity® Shows 71% of Women Own Investments in the Stock Market," Fidelity, October 3, 2024.

7 "Women are poised to reshape financial markets—as investors and financial decision-makers," World Economic Forum, June 7, 2024.

8 Schwab Modern Wealth Survey 2024.

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