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A MEMBER OF
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How women are taking charge of family wealth

A decade ago, financial advice clients were different. They were typically men and it was highly unusual for them to bring their wives along to meetings. If a wife did attend, she would often sit quietly while her partner led the conversation. Today, that landscape has changed, and is ever evolving. More women are not only at the table, they are actively shaping the financial direction of their families.

This shift reflects a broader trend across Australia, where nearly seven in ten women say they manage their finances independently, one of the highest rates in the Asia-Pacific region (YouGov, 2025). We see this every day as more women ask questions, articulate their goals and seek advice that reflects their values as well as their bottom line.

Why women's voices change the conversation

When both partners are present and engaged, the conversation naturally moves beyond "What did the portfolio return this year?" to "What do we want our life to look like in five, ten or twenty years?" Our financial advisors who have been around for some time notice that's where family wealth building sees its biggest transformation. Once women attend a few meetings, they become more comfortable, begin to ask questions and bring their own priorities into the discussion: from children's education and intergenerational support to career flexibility and security in retirement.

This shared decision-making does more than improve the quality of the long-term financial strategy; it also relieves pressure. Many men carry the unspoken burden of feeling solely responsible for the family's financial decisions, particularly when they've historically "handled the money." Now, their partner is informed and involved, which means responsibility is shared, and both gain peace of mind knowing they understand their position and plan.

A different kind of advice relationship

For many women, especially those who have not been involved in finances before, stepping into that first meeting can feel daunting. That's where it can make a real difference to work with an advisor who creates a safe, judgment-free environment. In our experience, female clients often feel more comfortable admitting to a female advisor when they don't know and even asking what they fear might be "silly questions." Our advisors believe that there is no such thing – **every question is a step toward clarity.**

Over time, we see our clients transform. They move from uncertainty and reluctance to walking into meetings with their own list of questions, prepared and curious. The agenda broadens from pure performance to lifestyle, family and legacy. The relationship becomes less transactional and more like an ongoing conversation about life, with money as one of the tools to support it.

Building confidence through education and empowerment

We spoke with several of Partners Wealth Group's female financial advisers, who said the most rewarding part of their roles is educating and empowering women to take control of their financial futures.

Many of the women they work with seek advice during major life transitions – separation, divorce, a partner's illness or death. They are often capable, but because they haven't been involved in the finances, they feel overwhelmed and uncertain about what the future will look like.

In one case, a client navigating divorce arrived distraught about both the emotional and financial implications. She was unsure what she would receive in the settlement, how to manage it and how she would continue to support herself and her children. By taking a patient, step-by-step approach, explaining each decision in clear language and continually reassuring her that no question was too small, the team helped her move from fear to confidence. Over time, she began leading parts of the conversation, thinking ahead about her goals and actively shaping her financial future.

These stories are powerful, but not isolated. Across Australia, women are becoming the primary stewards of wealth, particularly as intergenerational transfers accelerate and more assets pass to female spouses and daughters. This makes the quality of the advice relationship – and the extent to which it respects women's perspectives – more important than ever.

Why starting early matters

The most resilient financial plans are built long before a crisis and encouraging women to be part of the conversation from the beginning is key. This means they are already informed, confident and connected to their advisor when life inevitably changes. It ensures that both partners understand their structures, from super and investments to insurance and estate planning, and that the strategy reflects both of their goals, not just one person's.

We believe financial advice should feel like a partnership, where clients can count on us to have their best interests at heart. When women are invited in, listened to and empowered, families make better decisions, create more robust plans and feel more in control of their futures. That's good for women, good for their partners and good for the next generation watching how **money conversations happen at home**.

If you would like to explore how we can support you, or the women in your life, to take a more active role in your financial decisions, our team is here to help.

Want more information?

If this article has raised questions regarding your personal situation, please contact your Life Planning Solutions advisor Andrew Kantas directly or on (02) 9406 0150.

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