InVestra

INTERNAL ADVISOR MEMORANDUM

Date: November 11, 2026
To: All InVestra Financial Advisors
From: InVestra Leadership
Subject: The Rise of Financially Independent Women — A Major Growth Opportunity for InVestra

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Executive Summary

The growing economic influence of single and financially independent women represents one of the most important long-term growth opportunities in wealth management.

Morgan Stanley's landmark research, *Rise of the SHEconomy*, projected that 45% of American women ages 25–44 would be single by 2030, up from 41% in 2018.

The implications extend well beyond consumer spending. Women are increasingly earning, accumulating, investing, inheriting, and independently controlling substantial financial assets.

For InVestra, this demographic evolution presents a significant opportunity to expand our client base, deepen advisory relationships, attract assets under management, and build lasting multigenerational relationships.

Our strategic position is straightforward: As more women become the primary decision-makers in their financial lives, InVestra has an opportunity to become their trusted financial partner.

1. The Market Opportunity Is Significant

Three major research findings demonstrate the scale of this opportunity:

45% — Single Women by 2030

Morgan Stanley projected that 45% of U.S. women ages 25–44 would be single by 2030. This is a 2019 forecast, not a confirmed 2030 outcome.

$34 Trillion — Projected U.S. Assets Controlled by Women

McKinsey's 2025 research projects that U.S. financial assets controlled by women could nearly double from approximately $18 trillion in 2023 to $34 trillion by 2030.

$10 Trillion — Potential Wealth Management Opportunity

McKinsey estimates that narrowing the gap in professionally managed assets between women and men could represent approximately $10 trillion in additional managed assets globally by 2030.

These figures point to a fundamental market transformation, not simply a temporary demographic trend.

2. Why This Is Good for InVestra's Business

The expansion of financially independent women creates opportunities across the entire advisory relationship.

New Client Acquisition

Women establishing independent financial lives need advice on investments, cash flow, homeownership, retirement planning, and long-term wealth accumulation.

Growth in Assets Under Management

As incomes and investable assets increase, InVestra advisors have an opportunity to establish relationships early and participate in clients' long-term wealth accumulation.

Recurring Advisory Revenue

Long-term advisory relationships, where suitable and supported by InVestra's approved service offerings, can support recurring revenue and increase business stability.

Retirement and Longevity Planning

Women often face extended retirement horizons. Retirement income, healthcare costs, inflation, asset protection, and estate planning present important advisory needs.

Wealth Transfer and Inheritance

As wealth transfers between generations and surviving spouses, women will increasingly influence decisions about investment management, preservation, and distribution.

Stronger Client Retention and Referrals

An advisory practice built around education, trust, responsiveness, and client participation can create durable relationships and opportunities for referrals.

The business lesson is clear: **This market offers the potential for substantial lifetime client value, not merely one-time transactions.**

3. How InVestra Should Position Itself

InVestra should position itself as a wealth management partner for individuals seeking confidence, clarity, financial independence, and lasting financial security.

Our differentiation should be built around:

- **Financial empowerment:** Help clients make informed financial decisions rather than simply sell financial products.
- **Personalized planning:** Recognize that single, married, divorced, widowed, and independently wealthy women have varied financial objectives.
- **Long-term relationships:** Begin with immediate financial concerns and support clients through retirement, inheritance, career changes, and other life transitions.
- **Education and transparency:** Explain investment choices, costs, risks, and the reasoning behind recommendations.
- **Respect for financial autonomy:** Engage women directly as decision-makers rather than treating them as secondary participants in household financial decisions.

We should not assume all women share the same priorities or that being single automatically indicates greater wealth. The opportunity comes from understanding each client's individual needs.

4. Recommended Advisor Action Plan

Immediate: Next 30 Days

Review existing client relationships to identify opportunities to engage women who already make or share financial decisions but may not yet be fully involved in their advisory relationships.

Assess current prospecting and client communication materials to ensure they speak directly to financially independent individuals.

Near Term: 30–60 Days

Introduce educational conversations focused on:

- Building wealth independently
- Investment and retirement planning
- Financial security after divorce or widowhood
- Preparing for inheritance and wealth transfers
- Managing investments through career and family transitions

Develop compliant messaging for outreach, professional networking, and referral development.

Next 60–90 Days

Measure progress through qualified prospects, discovery meetings, planning engagements, new client relationships, net new assets, and referral activity.

Evaluate which outreach approaches generate meaningful relationships rather than simply leads.

5. What This Means for Every InVestra Advisor

The financial advisory industry is evolving alongside the financial lives of its clients.

Advisors who recognize these changes, listen carefully, and provide individualized financial guidance can strengthen both client outcomes and business growth.

We want every InVestra advisor to recognize financially independent women as a meaningful part of our existing and prospective client base.

InVestra's opportunity is not to sell more products to women. It is to earn more women's confidence, provide lasting financial value, and build a stronger advisory business as a result.

Conclusion: A Growth Market We Should Embrace

Morgan Stanley's original report recognized the increasing economic influence of single women. Subsequent research reveals the broader implications for wealth management.

The growth in women's financial independence, investable assets, and decision-making authority is creating an expanding market for advisory services.

This is positive for the financial services industry and potentially very positive for InVestra.

Our challenge is to translate that market opportunity into meaningful client relationships, measurable business development, and professional advice worthy of our clients' trust.

The future of wealth management will increasingly be shaped by women. InVestra should be prepared to serve them — and grow with them.

Research References

1. Morgan Stanley Research, *Rise of the SHEconomy*, August 22, 2019.

2. Morgan Stanley Wealth Management, *The Power Behind the SHEconomy*, March 20, 2026.
3. McKinsey & Company, *The New Face of Wealth: The Rise of the Female Investor*, 2025.

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