



5 Ways Women Can Retain More of Their Wealth

Smart, Tax-Savvy Moves for a Stronger Financial Future

According to the U.S. Census Bureau, new data shows that median wages for men increased 3.7%, but pay for women didn't budge in 2024.¹ The gender wage gap for women in the United States now sits at a stubborn 81 cents to every dollar earned by men, which is down from 83 cents in 2023.

There are various reasons why the gap has widened, but our team's focus is on the ripple effect this separation can have on women's ability to build and keep wealth compared to their male counterparts. The fact remains there are strategies women can deploy right now to stay in control of their financial futures. Here are just a few.



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1 **Balance Tax-Advantaged and Flexible Accounts**

While maximizing your retirement accounts like 401(k)s and IRAs are critical, don't overlook the power of an after-tax brokerage account. Unlike retirement accounts, brokerage dollars aren't tied to age-based withdrawal rules, giving women greater flexibility for early retirement years, unexpected expenses, or big life changes, without unnecessary taxes or penalties.

2 **Leverage the Triple Tax Advantage of HSAs**

A Health Savings Account (HSA) isn't just for today's doctor bills. It's a stealth retirement tool. Contributions are pre-tax, growth is tax-free, and qualified withdrawals are tax-free. For women who may face higher health costs later in life, HSAs can be a powerful but often overlooked way to preserve wealth.

3 **Invest with Inflation in Mind**

Rising prices erode purchasing power, especially over a longer retirement horizon. Build a portfolio that includes inflation-resistant assets like equities, TIPS (Treasury Inflation-Protected Securities), or real assets. A well-balanced portfolio helps ensure your money keeps pace with rising costs.

4 **Adjust for Interest Rate Shifts**

Higher interest rates create both risk and opportunity. Revisit debt strategies, like paying down high-interest loans faster, while also exploring higher-yield cash alternatives like CDs, money market funds, or short-duration bonds. The right balance helps your wealth stay productive even in changing markets.

5 **Progress Over Perfection**

The wage gap and life events may disrupt the perfect financial plan and that's okay. What matters most is consistent action: save something every month, invest early and often, and don't let the pursuit of "perfect" delay progress. Over time, steady steps add up to lasting wealth.

Key Takeaway

Women face unique financial challenges, but with the right strategies, you can retain more of what you earn and grow wealth with confidence.

At Prime Capital Financial, our promise is to provide confidence in every step of your financial journey. If you're curious about your options, contact our team for a free consultation.

primefinancial.com/contact

¹<https://www.marketplace.org/story/2025/09/11/gender-wage-gap-widened-in-2024-for-second-year-in-a-row#gender-wage-gap-widened-in-2024-for-second-year-in-a-row>