JustHer®

A Woman's Guide to Longevity, Long-Term Care & Legacy

The Life You've Built

Protecting your future, preserving your independence, and leaving a meaningful legacy.

Inside this guide

1 Why planning looks different for women

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3 The woman everyone depends on

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Equipping women to navigate finances with confidence and grace.

Dear Friend,

For much of your life, you've been the one others lean on.

You've held the hands of children who needed courage, sat beside parents whose strength was fading, supported a spouse through seasons of uncertainty, and shown up for a community that didn't always know it needed you. You've kept calendars, managed crises, and carried quiet burdens with grace that others rarely noticed — and perhaps never fully named.

You've spent a lifetime preparing for everyone else's future. But here is the question I want to gently place before you today:

"Have you taken the same care to prepare for your own?"

Not because something is wrong. Not because you're running out of time. But because your future — the years ahead that are still unwritten — deserves the same thoughtful attention you've given to everyone you love.

One of the most powerful gifts you can give yourself and those who will come after you is a clear, confident financial plan. A plan that protects your independence. That honors what you've worked for. That gives your family peace of mind and gives you the freedom to live your next chapter fully and without fear.

At **JustHer® Financial Planning**, we believe that women deserve financial guidance that truly reflects their lives — the unique challenges, the interrupted careers, the caregiving seasons, the longevity that statistics confirm but that planning too often overlooks. This guide was created with one woman in mind: you.

May these pages help you feel more informed, more prepared, and more confident about everything that lies ahead. You have built something beautiful. Let's make sure it lasts.

With warmth and purpose,

Jessica Burch, MBA, CFP®
Founder, JustHer® Financial Planning

Meet Susan

Susan is 67 years old. If you were to look at her life from the outside, you'd see a woman who has done everything right. She raised children who are kind and capable. She showed up when her parents needed her most. She built a career that mattered, managed a household with quiet competence, volunteered at church on Sunday mornings when she was exhausted, and somehow still had energy left over to help her grandchildren with homework.

Susan has spent decades doing what women often do: putting everyone else first. But last spring, in a quiet moment after the grandchildren had gone home and the house was still, Susan sat down with a cup of tea and let herself think. Really think. And in that stillness, a few questions she had been avoiding found their way to the surface:

- What if I live much longer than I expect?
- What if I need care someday — who will be there?
- Will my children know what to do, or will I leave them guessing?
- Have I done enough to protect what I've built?
- Is there still time to create the legacy I've always imagined?

YOU ARE NOT ALONE

Millions of women arrive at this same quiet moment. The questions Susan is asking are not signs of failure — they are signs of wisdom. Noticing the gap between where you are and where you want to be is the very first step toward closing it.

"The future doesn't have to be feared. It simply needs a plan."

Susan's story isn't a cautionary tale. It's an invitation. If any part of her story sounds familiar — if you've been putting your own financial future on the back burner while you tended to everyone else — then this guide was written for you.

The pages ahead will walk you through what you need to know, help you ask the right questions, and give you practical tools to start building the plan your future deserves.

1 Why financial planning looks different for women

Here's something most financial guides don't say plainly enough: the rules of retirement planning were largely designed around men. The career trajectories were assumed to be linear. The longevity projections were shorter. The caregiving seasons were invisible. But women's lives look different — and that difference matters enormously when it comes to building a plan that will actually hold.

The realities women face

Women are statistically more likely to:

- Live longer than their male counterparts — often by several years.
- Spend significant years as primary caregivers for children or aging parents.
- Experience career gaps or reduced hours due to caregiving responsibilities.
- Earn less over a lifetime, resulting in lower Social Security benefits and pension accumulations.
- Become widowed and face managing finances independently for the first time.
- Need long-term care — and need it for longer than men typically do.
- Make major financial decisions during periods of grief, transition, or stress.

What This Creates

Women often need retirement assets to stretch further, last longer, and work harder — all while navigating periods of life that compound financial complexity.

What This Requires

A plan that accounts for longevity, healthcare costs, caregiving transitions, and the emotional dimensions of money — not just investment returns.

THE JUSTHER® PERSPECTIVE

Women don't need a different financial conversation because they are less capable. They need a different conversation because their lives are beautifully, meaningfully different. Financial planning for women isn't just about investments. It's about life.

REFLECTION

In what ways has your financial journey been shaped by the roles you've played for others?

2 Longevity: the retirement risk few people discuss

Living a long life is one of the greatest gifts imaginable. But it is also one of the most underestimated financial challenges of our time. A retirement that lasts thirty years requires a fundamentally different strategy than one that lasts ten. Yet most people — and many financial plans — aren't built for thirty years. They're built for a shorter window, a quieter chapter, a faster finish line.

If you are a woman in your sixties today, there is a meaningful statistical probability that you will live well into your eighties or nineties. That is wonderful news. It is also a planning reality that cannot be ignored.

Questions worth sitting with

- If you live to age 90 or 95, will your income still be there?
- Will your retirement savings be able to keep pace with inflation over three decades?
- Have you accounted for the true cost of healthcare in your later years?
- Is your Social Security strategy optimized for your longevity?
- Have you thought through what widowhood might mean for your income?

THE THREE PILLARS OF A RETIREMENT BUILT TO LAST

Income · Healthcare · Flexibility. A plan that thoughtfully addresses all three is one that can weather whatever life brings. When income, healthcare coverage, and the flexibility to adapt are working together, confidence follows.

"The greatest financial risk for many women is not losing money in the market. It is outliving the money they have."

What Longevity Risk Looks Like

Running out of income before running out of life. Rising healthcare costs that outpace fixed income. A surviving spouse who suddenly faces reduced benefits.

What Good Planning Looks Like

Income that is designed to last. Strategies that account for healthcare inflation. A Social Security plan built around your timeline, not someone else's.

REFLECTION

If you knew with certainty that you would live to age 95, what would you do differently with your financial plan today?

3 The woman everyone depends on

You probably didn't set out to become the family CFO. But somewhere along the way, you became the one who remembered the details, organized the documents, tracked the expenses, and held the financial fabric of your household together with quiet efficiency. You are the one they call — the one who knows where things are, the one who figures it out. And while that is a testament to your capability, it often means you are putting extraordinary effort into caring for everyone else's financial life while your own goes unexamined.

A TRUTH WORTH NAMING

Planning for your own financial future is not selfish. It is one of the most generous things you can do for the people you love. When you are financially secure, you become a source of stability rather than a potential source of burden. That is stewardship in its fullest sense.

"You cannot pour from an empty cup."

Not About Wealth

Financial confidence is about clarity. Knowing what you have. Understanding where it is going. Feeling prepared for the unexpected.

Not About Complexity

A good plan doesn't have to be complicated. It has to be clear, complete, and built around your actual life.

This season of life is your invitation to turn some of that organizing energy inward. To ask: What do I have? What do I need? What would happen if something changed tomorrow? What would I want my children to know?

Financial clarity isn't just a practical achievement. It's an act of love — for yourself and for everyone who will one day be grateful you thought ahead.

REFLECTION

Where in your financial life have you been putting yourself last? What would it look like to change that?

4 Long-term care: the conversation families avoid

No one enjoys talking about long-term care. It sits at the intersection of aging, health, money, and mortality — four subjects most of us would rather avoid. So the conversation gets postponed. And postponed again. Until one day, circumstances make it unavoidable. But avoiding the conversation doesn't eliminate the risk. It just means the plan gets made in a crisis instead of in a quiet room, by people who are grieving instead of people who are prepared.

What long-term care may include

- In-home assistance with daily activities such as bathing, dressing, and meal preparation.
- Adult day programs that provide social engagement and supervised support.
- Assisted living facilities that offer a blend of independence and personalized care.
- Memory care communities for those living with Alzheimer's or other forms of dementia.
- Skilled nursing care for complex medical needs or rehabilitation.

The real question isn't whether long-term care is expensive. (It is.) The real question is: **how will it be funded when the time comes?**

Four common strategies

Self-Funding

Using personal assets and savings to pay for care. Works best when assets are substantial, but can deplete wealth quickly for extended care needs.

Traditional LTC Insurance

A dedicated policy that pays a daily or monthly benefit when care is needed. Premiums are paid in advance; benefits are available later.

Hybrid LTC Insurance

A life insurance policy or annuity with a long-term care rider. Offers flexibility: if care is never needed, benefits pass to heirs. Many women find this approach attractive.

Family Caregiving

Relying on family members to provide care. A loving and meaningful option, but one that carries real costs for the caregiver — financially, emotionally, and professionally.

REFLECTION

If you needed care tomorrow, who would make decisions for you? Does that person know your wishes?

Creating your care plan

Documenting your wishes and designating the right people is one of the most loving things you can do for your family. These decisions can be revisited and revised — but they need to be made. Use this page as your starting point.

Who would help with my personal care?

Name _____

Relationship _____

Phone _____

Who would make financial decisions?

Name _____

Relationship _____

Phone _____

My essential legal documents checklist

- [ ] **Medical Power of Attorney** (Healthcare Proxy)
- [ ] **Financial Power of Attorney**
- [ ] **Advance Directive** (Living Will)
- [ ] **HIPAA Authorization**
- [ ] Updated **Beneficiary Designations** on All Accounts
- [ ] Current **Will or Trust** Documents
- [ ] **Letter of Instruction** for Family Members

A JUSTHER® REMINDER

These documents do not plan for your death. They plan for your life — specifically, for the seasons when decisions need to be made quickly and your voice might not be available to make them. A written plan is one of the most profound gifts you can leave your family.

If any of these documents are missing, outdated, or unknown in their location, that is your action item. Start there. An estate planning attorney can help you create or update them. Your financial advisor can help you coordinate them with your overall plan.

5 Legacy is more than money

When most people hear the word "legacy," they immediately think of inheritance — of assets transferred, of accounts distributed, of property passing from one generation to the next. But legacy is far richer than that. It is the sum of who you have been and what you have stood for: the values you embodied when no one was watching, the faith that sustained you, the traditions you kept alive, the wisdom you offered without being asked.

"Money may be inherited. Character must be passed down intentionally."

The Full Picture of Legacy

Passed Down Financially

Assets, investments, property, life insurance, charitable giving, and the financial habits and values you modeled for your children.

Passed Down Intentionally

Faith. Wisdom. Family stories. Traditions. A sense of identity and belonging — the knowledge of who came before, and what they believed.

Legacy planning, in its fullest sense, asks you to consider both dimensions — not only what your children will receive from you financially, but who they will become because of you. It also asks a practical question: is your financial house organized in a way that will allow your wishes to be honored? Do the right people know where things are? Or is there still work to be done?

GENEROSITY AS LEGACY

Many women find deep meaning in incorporating charitable giving into their legacy plan. Whether through a donor-advised fund, a charitable bequest in your will, or gifts to causes that matter during your lifetime, generosity can be one of the most powerful statements your legacy makes.

REFLECTION

Beyond money, what do you most want your grandchildren and great-grandchildren to know about you and the life you lived?

A legacy letter

A writing exercise for the life you've lived

Imagine your grandchildren — or the children and young people in your life who matter most — reading a letter from you thirty years from now. Not a legal document. Not a list of instructions. A letter. What would you want them to know? What lessons took you decades to learn? What would you want them to remember about you — not as a name on a document, but as a person? Use the space below to begin. There is no wrong way to do this. Write it like a conversation. Write it like a prayer. Write it however feels most like you.

To the ones I love most —

With all my love,

Financial confidence scorecard

Rate yourself honestly from 1 to 5 — **1** meaning "this is largely unknown to me" and **5** meaning "I feel clear and confident here." This is not a test. It is a starting point.

STATEMENT	1	2	3	4	5
I know where all my financial accounts and assets are located.	1	2	3	4	5
My beneficiary designations are current and accurately reflect my wishes.	1	2	3	4	5
I have a clear understanding of my retirement income plan.	1	2	3	4	5
I have a strategy in place for potential long-term care needs.	1	2	3	4	5
My family knows where important documents are and what my wishes are.	1	2	3	4	5
My estate planning documents are current and properly executed.	1	2	3	4	5
I feel confident managing my finances independently if needed.	1	2	3	4	5

7–18 · LET'S BEGIN

There's no shame in being here. The fact that you're asking the questions puts you ahead of most. This is your starting line.

19–27 · YOU'RE MAKING PROGRESS

You have a real foundation to build on. A few targeted conversations can move you from progress to genuine confidence.

28–35 · YOU'RE BUILDING CONFIDENCE

You are in a strong position. Now is a great time to review, refine, and make sure nothing important has been overlooked. Confidence isn't a destination — it's maintained through regular attention.

Your JustHer® action plan

Thirty days to greater clarity

You don't have to do everything at once. A single step, taken with intention, is infinitely more powerful than a perfect plan that never gets started. Here is where to begin:

- [ ] Gather your essential financial documents in one place.
- [ ] Review and update beneficiary designations on all accounts and policies.
- [ ] Confirm that your estate planning documents are current and accessible.
- [ ] Have a conversation with trusted loved ones about your care preferences and wishes.
- [ ] Review your retirement income sources and how long they are projected to last.
- [ ] Begin or update your **Financial Inventory Map** — a clear record of accounts, policies, and key contacts.
- [ ] Schedule your complimentary **JustHer®** Financial Confidence Review.

"The goal isn't perfection. The goal is progress. Every step you take today creates greater confidence tomorrow."

About Jessica Burch, MBA, CFP®

Founder, JustHer® Financial Planning

Jessica helps women navigate retirement, life transitions, and legacy planning with confidence and grace. Whether you are planning for retirement, supporting aging parents, navigating widowhood, or preparing the next generation, JustHer® Financial Planning exists to walk alongside you — at every stage, through every season.

Financial planning rooted in faith, family, and simplicity.

JustHer®

Your Next Step

Ready for greater clarity?

Schedule your complimentary JustHer® Financial Confidence Review — an unhurried, no-pressure conversation about longevity, care, and the legacy you want to leave.

Book now →

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Empowering women to navigate finances with confidence and grace.

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