Your Future by Design Retirement Research Series

## The different needs of men and women: Self-assessment tool

What men can learn from women	What women can learn from men
☐ Flexibility. Women have often had many roles throughout their adult life whereas men have traditionally had a single role as family provider. This flexibility enables women to enter more easily into retirement.	■ Financial management. Men have traditionally been more aware of their finances and held the primary role of managing them. But it's equally important for women to play an active role, especially since they are likely to outlive their male partner.
☐ Caution can be good. When managing their finances, men may be inclined to take more risks and time of life may not allow failed risks to be recovered.	☐ The power of wages. Being the sole provider for a household can be very empowering.  Women who are younger than their partners may wish to continue working even after their partner retires.
☐ The rewards of caregiving. Sharing responsibilities can help build intimacy, strengthen family relationships and reduce the burden on any one individual.	☐ The benefits of not smoking. The declining incidence of lung cancer in males resulting from lower smoking rates illustrates a link that ought not to be ignored.
☐ It's okay to ask for help. Men are often more reluctant to seek help for physical or emotional aches and pains. But being aware of these issues and seeking help at an early stage can often help resolve them.	☐ Understand what you're entitled to.  Women should seek a better understanding of their pension coverage and the survivor benefits they are entitled to.
☐ There are no gender-specific diseases. Just because you're a man, it doesn't mean you're protected from osteoporosis.	☐ There are no gender-specific diseases. Just because you're a woman, it doesn't mean you're protected from cardiovascular disease.
☐ Activity is the key to good health. An active lifestyle can help prevent age-associated declines in ability and a number of diseases.	☐ Activity is the key to good health. An active lifestyle can help prevent age-associated declines in ability and a number of diseases.

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