



**WAHBY**  
FINANCIAL GROUP, LLC  
*helping build wealth for life*

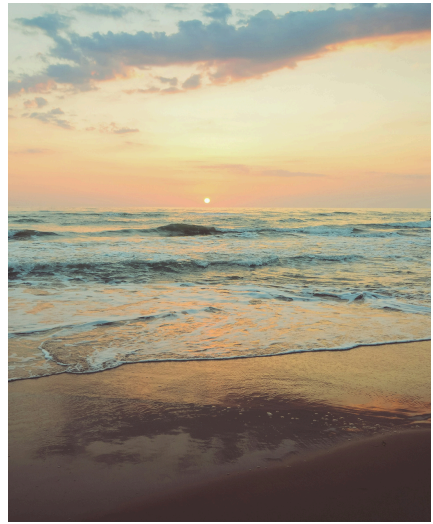


FINANCIAL  
PLANNING  
*for Women*

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# Your FINANCIAL JOURNEY



## Planning with Confidence, Clarity, and Care

The priorities of women investors vary based on their stage of life, their level of comfort making investment decisions and household dynamics. But one thing is clear- women in general are a critical driver of the economy.

In fact, a 2025 report published by McKinsey & Company, indicated women in the U.S. and European Union control about a third of all retail financial assets, with the share expected to rise to 40 to 45 percent by 2030.

At Wahby Financial Group, LLC, a female-owned wealth advisory practice, we believe financial planning begins with listening. It's not just about products — it's about building long-term relationships rooted in trust, guidance, and protection for the people you love.

Here's what working with us can look like for women in different stages of life.

## *Laying the Groundwork*

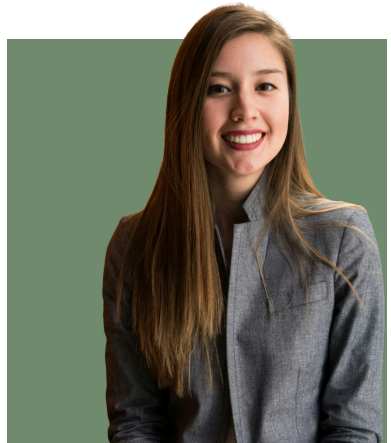
This stage is about building momentum, protecting your income, and creating options for your future.

Meet Taylor, 30

Taylor is a fast-rising corporate executive. Her income has increased significantly in the last five years, but her financial strategy hasn't kept pace.

We help our clients in this age range on the following types of goals and products:

- Maximize their 401(k), including capturing the full employer match.
- Open a Roth IRA for additional tax-advantaged growth.
- Establish a disciplined investment plan using diversified, low-cost funds.
- Secure disability insurance to protect their high earning potential.
- Put term life insurance in place to protect their fiancé and future family.



# *In Your* 40'S AND 50'S

## Leading, Protecting, and Repositioning

This stage often brings complexity — peak earnings, family responsibilities, business ownership, or major life transitions like divorce.

### Meet Monica, 45

Monica owns a successful consulting firm. Her income fluctuates year by year, and much of her net worth is tied up in her business.

We work with clients in this age range on the following types of financial goals:

- Establish a SEP IRA or solo 401k and backdoor Roth to maximize retirement contribution opportunities.
- Diversify their investments outside of their business.
- Implement permanent life insurance to protect their children and support long-term legacy goals.
- Add umbrella liability coverage for additional protection.
- Begin succession planning for their company.
- Review long-term care insurance funding and hybrid options as a business deduction.



# *In Your* 40'S AND 50'S

## Meet Rachel, 52 - Recently Divorced

After 22 years of marriage, Rachel got divorced. She lost some of her retirement assets as part of the settlement, and she wanted a financial professional to help her create a new plan.

We assist clients in this stage of life and situation with the following types of goals and objectives:

- Reassess their retirement timeline and income projections.
- Reallocate investments to reflect their risk tolerance and new goals.
- Update beneficiary designations and estate documents.
- Review life and disability insurance coverages.



## What this Stage is About

- Maximizing retirement savings (including catch-up contributions after 50).
- Protecting assets during high-earning years.
- Updating estate plans and legal documents.
- Planning for college funding while safeguarding retirement.
- Navigating transitions such as divorce or career changes.

## *Preserving Wealth & Honoring Legacy*

This stage often brings reflection, transition, and important decisions about income, healthcare, and family.



Meet Linda, 75 -  
Recently Widowed

After losing her husband, Linda suddenly became solely responsible for managing the household finances. While assets were in place, she asked for professional guidance to ensure there were no gaps in her plan.

We help clients at this stage of life to:

- Review wills, trusts and estate plans.
- Organize accounts and create a sustainable retirement income strategy.
- Evaluate Social Security Survivor Benefits.
- Adjust investment allocation for stability and inflation protection.
- Review long-term care funding options.
- Update estate plan to reflect wishes for children and grandchildren.
- Set-up 529 plans for grandchildren as part of “child gifting”/annual gifting plan.



### Meet Patricia, 65 - The Philanthropic Planner

Patricia has accumulated substantial assets and wants her wealth to reflect her values.

We work with these types of clients to:

- Structure qualified charitable distributions from their IRA.
- Explore a donor-advised fund.
- Review required minimum distribution strategies and comply with new QLAC (qualified longevity annuity contract) rules.
- Update trusts and beneficiary designations.

# TOGETHER

*We Can Plan Your Path*

Whether you're building your career, leading a company, navigating divorce, honoring a spouse's legacy, or preparing to retire with confidence, your financial strategy should reflect your strength and your story.

You deserve guidance that is steady, experienced, and built for the long term.



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Robin Wahby, Guzman Castro, Jenny Castro, and Ashley Blume are Registered Representatives offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency.

Robin Wahby, Jenny Castro, and Guzman Castro are Financial Advisers offering investment advisory services through Eagle Strategies LLC, a Registered Investment Adviser.

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