Perpetual

Is it time to get financial advice?

By Perpetual Private Insights

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For many women, the notion of being financially prepared for the future is more than a passing thought. Whether prompted by a significant life event or a quiet moment of reflection, many women find themselves wondering: Am I ready for financial advice?

When the mind turns to the question of seeking financial advice, it's natural to consider whether you are ready. But that very question - Am I ready? - is often the perfect place to begin a conversation with a financial adviser.

Why women seek financial advice

We asked women who have a financial adviser what led them to getting an adviser in the first place. Nearly half (44%) said they 'wanted to plan for the future' and the second most common reason was a desire for 'peace of mind'.

It's no different for women who are thinking about getting financial advice but have not done so yet. For them, peace of mind (43%) and wanting to plan for the future (43%) were equally compelling reasons to think about finding an adviser.

Peace of mind may not always be tangible nor is it always obvious how it can be achieved, however, the feeling of taking control of your finances , having less to worry about and less uncertainty in life, is powerful. Evidence suggests, when peace of mind is gained through a supportive relationship with a financial adviser, mental wellbeing gets a boost as well[1].

The link between financial advice and wellbeing

In Perpetual's annual "What do you care about?" study, Australians were asked to describe both their current mental health and financial wellbeing. For women, having a financial adviser is associated with a significant improvement in both financial wellbeing and mental health.

The impact of financial advice on mental and financial wellbeing on Australians

Australian's who describe their mental health as "good, great or never been better"

Australian's who describe their financial wellbeing health as "good, great or never been better"

Source: Perpetual Private, (2025) 'What do you care about survey' project

According to Marisa Senese, Senior Financial Adviser, “Women with passion and purpose are adept at making the most of opportunities and that includes recognising that getting expert advice may accelerate progress towards personal goals. Significant events or life changes involving career, relationships and family can prompt a renewed focus on future health and wellbeing. A financial adviser can be a very useful aide at times like this.”

Turning a step into a leap

It’s natural for women to be thinking about the future and seeking peace of mind today, and while taking the first step toward financial advice might feel daunting, it doesn’t have to be. A nurturing relationship with a financial adviser can turn that step into a leap—toward greater confidence, financial independence, and wellbeing.

So if you’ve been wondering whether it’s time to get financial advice, consider this your sign. You don’t have to have all the answers—just the willingness to start the conversation.

1. Perpetual "What do you care about? Project 2024-The Mind Edition"

Ready for anything

A guide to financial freedom

Making the decision to seek financial advice does not always come naturally. As women, we value expertise, but are also prone to relying on our own resources to make significant decisions in our lives.

In this ebook we explain how having a dedicated female financial adviser can help you get the most out of life and be ready for anything.

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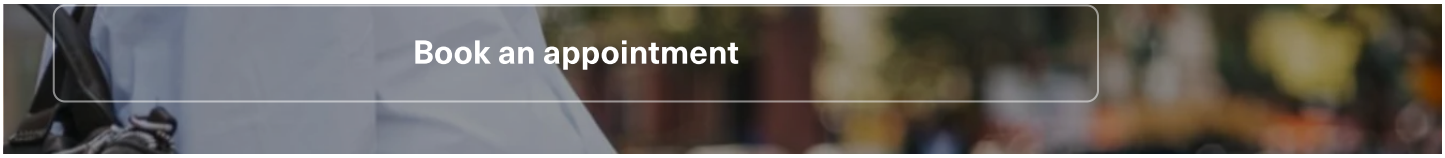

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