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On Nollaig na mBan, AIB offers its top five tips for women focusing on their personal finances in 2025

Nollaig na mBan is traditionally a day to recognise the work carried out by women, particularly in the home. Ensuring good financial health in 2025 and beyond is key for all customers, and to mark Nollaig na mBan, AIB is offering its top tips for women who are keen to focus on the personal finances now and in the future.

AIB's Head of Wealth and General Insurance Ciara Ryan said "It is well documented that women often report feeling less confident than men when it comes to managing their finances. This continues to be the case, despite the fact that Irish women are having a growing influence on the economy, with rising levels of female entrepreneurship and greater representation at senior levels of businesses across Ireland.

With Irish women forecast to hold 45% of assets under management by 2030, AIB wants to support women to feel more confident about managing their financial health. It is important from a gender equality perspective that women are empowered to control their finances to ensure financial independence and wellbeing for themselves and their families in the long run."

Some stark disparities continue to exist, including the Gender Pension Gap. In Ireland it stands at 31% and to put it in real terms, this means that the average total income in retirement is €299 per week for women vs €433 for men.

The Gender Pension Gap can be attributed to a number of factors, including the gender pay gap, the high representation of women in lower paid employment without an occupational pension scheme and the fact that the majority of women still assume primary care giving roles in families and therefore rely on flexible working, maternity leave, parental leave and career breaks, which impact on their overall lifetime pension contributions. The pension gap is also compounded by the fact that the average life expectancy for a woman is 84 years compared to 81 for men which means women need their pensions to last longer.

Here are some tips for women to build a financial plan for 2025 and into the future:

1. **Seek advice.** Reach out to speak with an expert who will guide you through the process and provide you with a financial plan. You might be doing better than you think. A financial review will help identify where you're on track, so you can be more confident about your finances. Knowledge is power and the review can also help to identify ways to improve your financial health by protecting your family, covering your income or making sure you're ready for life after work.

2. **It's for everyone.** A financial review is for anyone seeking to understand their financial future, regardless of their income. Managing finances can feel challenging, especially for those without independent income. However, financial security and independence is an important priority for everyone.
3. **Check to see if you've a pension gap.** Currently women in Ireland retire with one third less than their male counterparts so it's important to find out what pension savings you already have through current or previous jobs. Consider the risk profile of your pension too. Regularly, people find they are in the default risk option for a pension fund which might not align with where they should be based on their own risk appetite or their personal retirement timeframe.
4. **Make the most of your savings.** It's important to think about saving in the form of short, medium and long term goals. For goals over five years, investing can mean that you get to your goal faster. Typically women are less likely to invest than men, which means their savings miss out on the opportunity to grow. Investing isn't just for those who've built up a lot of savings, you can also invest regularly with various different options available.
5. **Regular reviews.** Life happens and things can change so it's important to review your finances regularly. This is particularly important if your circumstances change, for example, if you have a baby or you change jobs. Financial planning is not a one-off and your advisor should be able to support you long-term, through all of life's big moments.

For more information, visit [Make a financial plan for your future, Finance Plan | AIB](#)

ENDS.

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