Is it time to get financial advice?

By Perpetual Private Insights

6 August 2025



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.



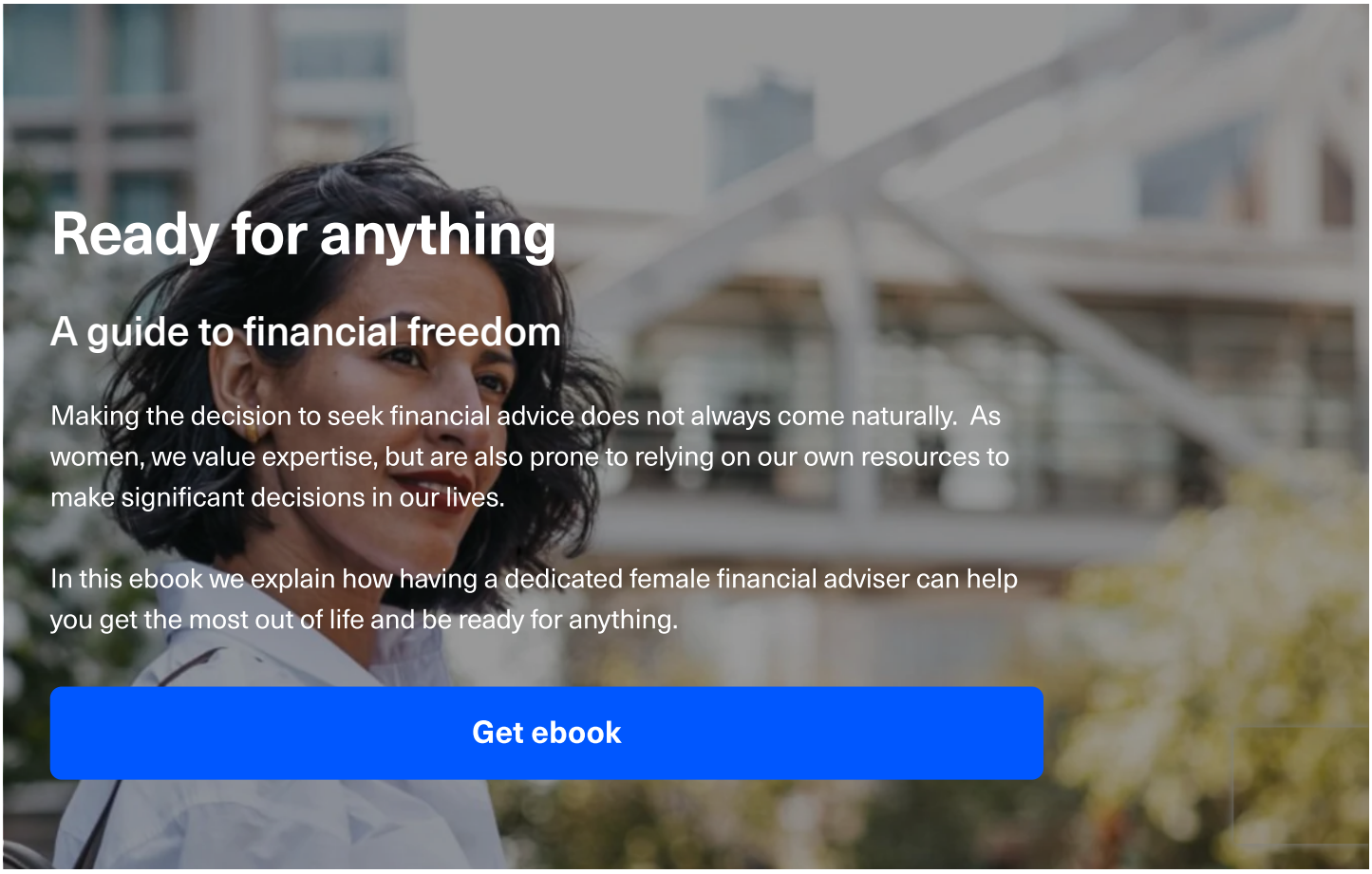
According to Marisa Senese, Senior Financial Adviser, “Women with passion and purpose are adept at making the most of opportunities and that includes recognising that getting expert advice may accelerate progress towards personal goals. Significant events or life changes involving career, relationships 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.”

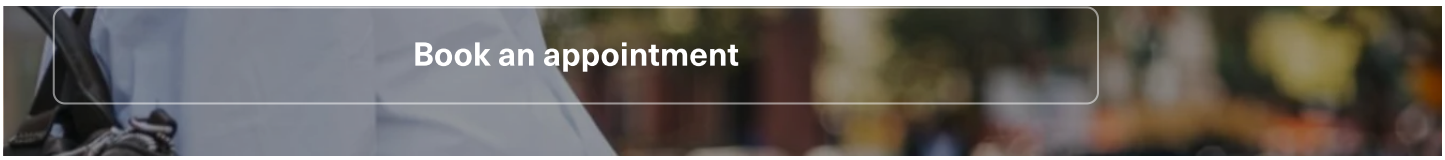
Turning a step into a leap

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"





Perpetual Private advice and services are provided by Perpetual Trustee Company Limited (PTCo) ABN 42 000 001 007, AFSL 236643. This information was prepared and used by PTCo. It contains general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The information is believed to be accurate at the time of compilation and is provided in good faith. Any views expressed in this document are opinions of the author(s) at the time of writing and do not constitute a recommendation to act.

PTCo do not warrant the accuracy or completeness of any information contributed by a third party. This information, including any assumptions and conclusions is not intended to be a comprehensive statement of relevant practice or law that is often complex and can change. No company in the Perpetual Group (Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital. Past performance is not indicative of future performance.