

Striking the right balance

Understanding the “couple” dynamic

Key insights to enhance your client relationships

New York Life Investment Management conducted extensive research over the past five years with more than 3,000 women investors to understand their evolving needs and perceptions. This new research goes deeper into exploring the specific preferences of women investors — specifically in established relationships. The couples surveyed provided insights into the role each play when it comes to their investment activities.

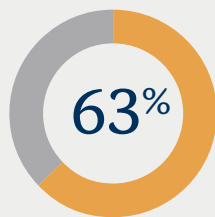
Three key findings that can empower advisors to better equip themselves to meet couples’ needs:

- 1** Couples want an advisor with strong investment acumen and the emotional ability to become a confidant.
- 2** Look to a couple’s past to get a sense as to how it played a role in shaping their financial future.
- 3** Couples value a relationship with an advisor who takes their unique values and personal circumstances into account.



Couples no longer select their advisors solely on their investment expertise and knowledge. Couples look to their advisor for help during disagreements.

Role of an advisor during disagreements



of couples consult with their advisor when disagreements occur.¹



57% of couples want an advisor who helps **weigh the pros and cons** to both sides.¹



49% want an advisor who **listens to both sides**.¹

1. New York Life Investment Management and RTi Research, 2025. Results based on survey questions asked of 564 respondents, 25+ years of age, with total household investable assets of \$250k+, and currently working with a financial advisor.

Exploring family histories to gain insights

Grasping an understanding of the family history and financial backgrounds of each member within the couple dynamic now becomes a valuable tool in meeting their specific needs and managing their investment decision-making.

When building client relationships through your regular conversations, take time to get to know them on a deeper level by exploring their backgrounds, upbringing, and family histories. This information could serve as a gateway into enriching your understanding of their investment attitudes, while enabling you to establish deeper, more meaningful relationships over the long term.

Couples value deep expertise and a committed advisor relationship

Investment acumen remains a critical factor and high on the list of the most valued advisor attributes according to our research. However, trust was cited to be an even more crucial advisor attribute — followed closely by honesty.

Attributes investors most value in their advisors

Percentage breakdown of investor responses, by segment.

	Women Breadwinners	Women Equal Contributors	Male Breadwinners	Male Equal Contributors	Male Non-Breadwinners
Trust	30%	23%	34%	18%	22%
Investment expertise	17%	27%	14%	23%	17%
Honesty	15%	13%	24%	20%	23%
Investment performance	15%	15%	19%	18%	25%

Sources: New York Life Investment Management and RTi Research, 2025. The client segment percentages above do not total 100% since only the top four advisor attributes are being referenced.

Get started now

Let us help you get started on your path to building a strong and lasting relationship with your couple clients. Contact your Advisor Consultant today to access the full research insights and all our Advisor Advancement Institute has to offer.



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