Executive Women in Finance

Newsletter

FIRST BI-ANNUAL 2026

PRESIDENT'S MESSAGE

Julie Overton, 2026 President

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julie.overton@bofa.com
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amber.larue@53.com
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betsy.phillips@oldnational.com
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rebecca.bevis@wellsfargo.com
Wells Fargo Bank

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jcacioppo@taftlaw.com
Taft Law

Amber Candis
amber.candis@gmail.com
Elanco

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dedavis@firstmerchants.com
First Merchants Bank

Niki Finelli
nfinelli@kdlegal.com
Krieg DeVault

Meegan Morgan
meegan.morgan@jpmorgan.com
JPMorgan Chase

Nickie Redick,
nickie.redick@us.forvis.mazars.com
FORVIS Mazars

Joelle Compton
Executive Director
info@ewfindiana.org
EWF Indiana

Greetings to our new members and those who have been with us along the way,

As we enter the summer months, I hope each of you is finding time to recharge whether through travel, time with family, or simply stepping away from the pace of day-to-day responsibilities. I am personally looking forward to a mix of wine country and lake time. However you choose to spend the season, I hope it brings a sense of balance and renewal.

What continues to energize me most is the shared commitment across our Executive Women in Finance community to connect, support, and grow together. Our organization thrives because of the depth of experience, perspective, and engagement that each of you brings. It is truly a privilege to serve as President during such an exciting period of momentum for EWF.

Professional growth remains at the core of our mission, and I continue to be impressed by the thoughtful programming our committees deliver to meet members where they are in their careers. So far this year, we have seen strong engagement across a wide range of events from more intimate small-group gatherings to larger networking and development sessions. Our calendar is intentionally designed to foster both connection and meaningful content. Mentoring efforts continue to build impactful relationships across experience levels, and newer initiatives such as the Young Leaders and Modern Moms Groups are helping ensure every member can engage more deeply.

Behind the scenes, our Board Members, Group Leaders, Committee Chairs, and Committee Members work tirelessly to bring these experiences to life. Their commitment, creativity, and leadership are what make EWF so special, and I am incredibly grateful for all they do on behalf of our membership.

Looking ahead, we are excited about what the second half of the year will bring. From networking events and dine-arounds to book club gatherings and thought-provoking panel discussions, there will be no shortage of opportunities to stay connected and continue growing together. I encourage each of you to take advantage of these offerings and to invite eligible potential

Continued on page 2...

<u>President's Message Continued</u>

members who would benefit from joining our community. It is also a perfect time to consider how you might deepen your involvement in 2027 as we continue to build on our momentum.

Thank you for your continued engagement and for making EWF such a meaningful part of our professional journeys. I look forward to connecting with many of you at our Summer Social at The Propylaeum on August 19th and in the months ahead.

Sincerely,
Julie Overton, 2026 EWF President
Senior Vice President, Bank of America

Mandie Beaty, Ernst & Young
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Nataliya Feinberg, EGM Legal
Violet Gaddis, JPMorgan Chase
Margaret Hoke, First Merchants Bank
Kate Hooker, Aprio Advisory Group
Shaun Irwin, FORUM Private Client Goup
Suzy Jackson, Fifth Third Bank
Shaina Keck, Northwestern Mutual Wise Financial
Claire Kest, Hurlow Wealth Management Group
Zina Kumok, C.H. Douglas & Gray Wealth Mgmt
Samantha McKenzie, JD/Finish Line
Monica Morand, Commerce Bank
Kellie Padgett Indiana Members Credit Union
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Nefetari Smith, Department of Veteran Affairs
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Anna Topolinski, JD Group
Olivia Wilson, Cerity Partners
Lauren Wilson, Fifth Third Bank
Hayley Young, Blue & Company
Anastacia Young, UBS

Q1 Luncheon

At our Q1 Executive Women in Finance Indiana Chapter Luncheon, members gathered for a highly practical and engaging discussion on how artificial intelligence, particularly Microsoft Copilot, is being used today across finance and accounting roles. The session was led by Halley Kemmer, AI Solutions Specialist at Forvis Mazars, with support from Beau Bridges, Director of Innovation, and focused on moving AI from “buzzword” to real-world application. Rather than a theoretical overview, the presentation walked through concrete, day-to-day use cases showing how professionals can leverage Copilot and other AI tools to improve productivity, enhance analysis, and support better decision-making. Halley also reminded us we should not lose sight governance, data privacy, and using professional judgment when engaging with these tools.

A key highlight of the session was the live demonstration of effective prompting techniques. Attendees saw firsthand how small changes in how a question is framed can dramatically improve the quality, accuracy, and usefulness of AI-generated outputs. The discussion sparked strong follow-on conversation among members about how AI can support reporting, forecasting, audit preparation, and even executive communications, while reinforcing the importance of thoughtful oversight and responsible use in a finance environment.

For those interested in exploring the content further, Halley Kemmer generously shared example prompts, including “vague vs. effective” comparisons and demo materials used during the session, which are available to members as a post-event resource.

Q2 Luncheon

What does it actually take to move a regional headquarters? Spoiler: it's not just a real estate decision. At the May 2026 EWF luncheon, Beyond the Lease: The Financial Strategy Behind a Regional Headquarters Move, attendees got a candid, behind-the-scenes look at First Merchants Bank's relocation to Indianapolis — told by the people who lived it. The panel brought together Michele Kawiecki, EVP & CFO of First Merchants Bank; Matt Waggoner, Vice Chair at Colliers; and Katie Culp, CEO of KSM Location Advisors — a trifecta of finance, real estate, and economic incentive expertise that made for a surprisingly entertaining deep dive into what most people assume is a straightforward lease negotiation.

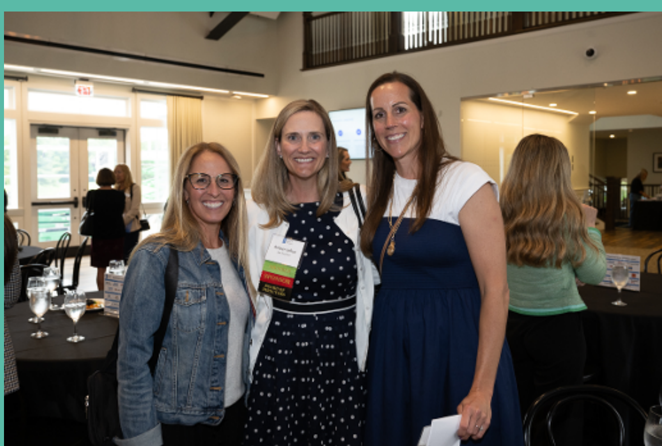
Michele set the tone early by being refreshingly honest: the decision happened fast, the process wasn't as formalized as she'd have liked in hindsight, and the whole thing started with her venting about her existing office space during an unrelated meeting with Matt. From there, the conversation unpacked the layers that most people never see — workforce drive-time analytics to optimize commute impact, multi-scenario financial modeling across cash, GAAP, and tax bases, and the strategic choreography of negotiating incentives across competing Indianapolis-area municipalities. Katie drove home a point worth repeating: incentives should never drive a location decision, but they absolutely matter as a tiebreaker and can meaningfully offset transition costs.

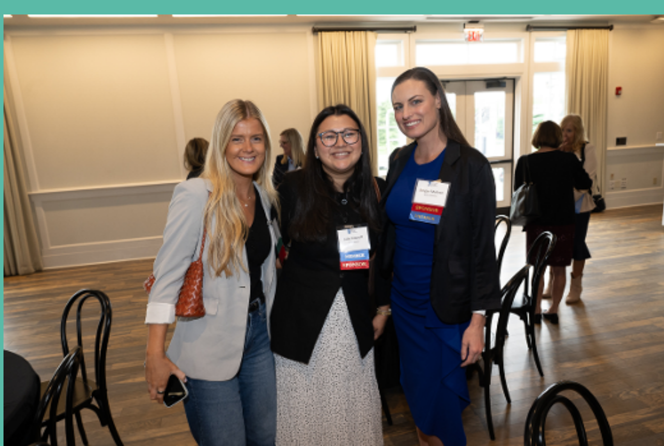
The most resonant moment came at the end when Michele reflected on what she'd do differently — more formality, earlier stakeholder communication, and building in time for the brand refresh that inevitably gets tangled into a headquarters move (yes, the signage saga is real, and apparently very expensive). The panel's

Continued on page 4...

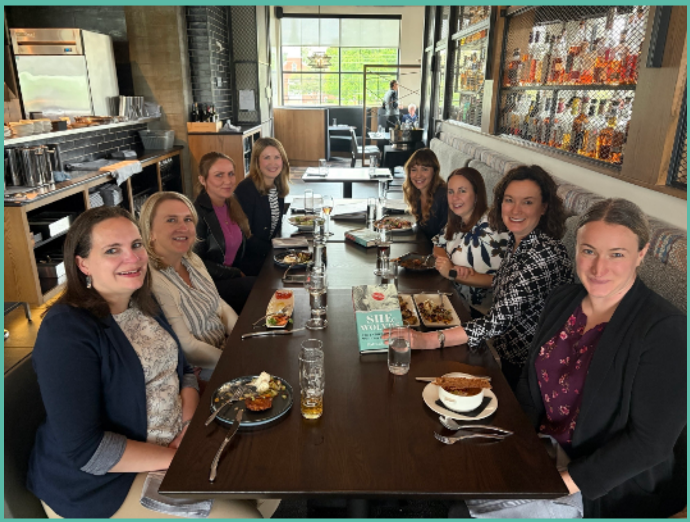
Events Continued

collective takeaway: start earlier than you think you need to, have your advisors in place before the opportunity shows up, and recognize that what looks like a real estate transaction is actually a financial strategy exercise with a building attached.





May Book Club



May Moms Group

What Scaling AI Adoption Looks Like in Practice Today

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The first wave of artificial intelligence (AI) adoption was defined by experimentation—proofs of concept, pilot programs, and productivity tools. The next phase is more demanding: scaling AI in a way that is repeatable, governed, and aligned to business value. Success is no longer measured by how many pilots an organization launches, but by how effectively it turns early momentum into sustainable capability without creating unnecessary risk, fragmentation, or unrealistic expectations.

In practice, scaling AI means treating it as enterprise transformation, not a collection of isolated projects. Many organizations are shifting investment away from highly visible pilots and toward the foundations that make AI sustainable—modern data environments, cloud infrastructure, governance, security, and operating model changes. Return on investment is often harder to prove when expectations are based on immediate headcount reduction instead of more realistic gains such as productivity, faster cycle times, and process improvement. Early value tends to come from operational use cases, especially in back-office processes that are high-volume, rules-based, and dependent on manual handoffs. At the same time, data quality and infrastructure remain major constraints; AI can only be as reliable as the environment in which it operates. As organizations mature, finance leaders are becoming more central to scaling decisions because they are often best positioned to evaluate measurable outcomes, manage risk, and connect AI initiatives to broader business priorities. The organizations making the most progress are not necessarily those that moved first, but those that invested in the right operational and data foundations to scale responsibly.

How Forvis Mazars Can Help

Forvis Mazars helps organizations strengthen AI strategy, governance, and readiness so they can move from experimentation to responsible scale with greater clarity and confidence.

Our Digital Transformation and AI Strategy & Integration teams support efforts such as:

- AI roadmaps aligned to business goals and controls
- Readiness assessments across people, process, technology, and data
- Governance design for accuracy, privacy, and cybersecurity
- Phased execution with measurable KPIs

These services are designed to support informed decision-making and responsible progress as AI capabilities expand across the organization. If you have questions or need assistance, please reach out to a professional at Forvis Mazars.

Building a National Public Finance Practice: Barnes & Thornburg's Strategic Expansion

By Angela K. Wessler, Partner, Barnes & Thornburg

PLATINUM LEVEL SPONSOR

In today's evolving financial landscape, clients need more than technical proficiency. They need depth, geographic reach, and a team that can navigate complexity across jurisdictions and industries. At Barnes & Thornburg, we have been building exactly that.

The firm recently made one of the most significant lateral acquisitions in Big Law this past year, adding a nationally ranked public finance and infrastructure team from Ballard Spahr. Thirty-nine lawyers, including 25 partners, joined our Government Services and Finance Department across 10 offices, with three entirely new markets: Baltimore, Denver and Phoenix. The group also strengthened our presence in Philadelphia, Washington, D.C., Delaware, New York, Los Angeles, Minneapolis and New Jersey.

The result is a firmwide public finance practice of 56 lawyers serving clients across the country, and a team that The Bond Buyer has consistently ranked in the top 10 nationally by dollar volume of bond issuances as bond and underwriter counsel.

What makes this expansion significant is not just scale, it is the breadth of what this combined team can do. Our attorneys represent issuers, borrowers, underwriters, investors, credit providers, trustees and developers in nearly every type of public and project finance transaction. Our infrastructure capabilities span transportation, rail and transit, airport and port systems, energy facilities, affordable and military housing, healthcare, education, and public-private partnership (P3) projects. We serve as bond counsel, underwriter's counsel, issuer's counsel, borrower's counsel, disclosure counsel and tax counsel, which covers the full spectrum of client needs.

The collective track record is substantial. As a practice, we have participated in the issuance of more than $1 trillion in tax-exempt obligations nationwide. The incoming team led some of the nation's largest and most complex P3 infrastructure projects before joining us, and they arrive with deep relationships and recognized expertise in areas from charter school finance and affordable housing to municipal securities regulation and distressed debt restructuring.

For the communities and institutions that we serve, such as state and local governments, healthcare systems, universities, housing authorities, banks and private developers, this expansion means more experienced counsel, in more markets, with more tools to address their most complex challenges.

For members of Executive Women in Finance, it also reflects something worth noting: this growing practice is led in part by women. Valarie Allen and Kimberly Blanchet serve as vice chairs of our Government Services and Finance Department, and women attorneys are among its most prominent contributors across offices.

At Barnes & Thornburg, we are proud to be building a practice defined not just by its national footprint, but by the quality, collaboration and client focus that make it genuinely valuable. The future of public finance demands nothing less.

About Barnes & Thornburg: Barnes & Thornburg operates 26 offices across the United States, enabling more than 850 lawyers to serve clients nationwide. As one of the 100 largest law firms in the country, we provide seamless coast-to-coast coverage for high-stakes litigation, complex transactions and innovative IP matters. Our national reach and knowledge of local markets help clients conduct business confidently wherever opportunities arise. Visit btlaw.com.

Making Things Happen - With Intention

By Jenny Dakoske

PLATINUM LEVEL SPONSOR

There's an old saying that there are three kinds of people in business: those who make things happen, those who watch things happen, and those who wonder what happened.

In investment banking, that distinction matters.

ksm Corporate Finance

Middle-market transactions rarely succeed by accident. The strongest outcomes are intentional – built on preparation, trust, and a clear understanding of options well before a formal process begins. Whether pursuing an acquisition, evaluating a recapitalization, or planning for succession, these decisions affect far more than financial statements. They shape leadership, culture, and long-term vision.

Earlier this year, I joined KSM (Katz, Sapper & Miller) along with the Charter Capital Partners team to help launch KSM's investment banking practice, now KSM Corporate Finance. Integrating M&A advisory and capital raising within a broader advisory platform allows us to engage earlier and more holistically, helping clients evaluate opportunities in the context of their overall strategy.

Throughout my career in leveraged finance and transaction advisory, I've seen how preparation creates freedom. When companies understand their value drivers and strategic alternatives, they gain the ability to choose the right path – whether that means moving forward with a transaction or waiting for the right moment.

Effective leadership, especially in pivotal financial decisions, requires both action and discipline. It means being proactive enough to drive outcomes, but thoughtful enough to pause, assess, and understand what's happening before moving. The wisdom to know when to act – and when to wait – often defines long-term success.

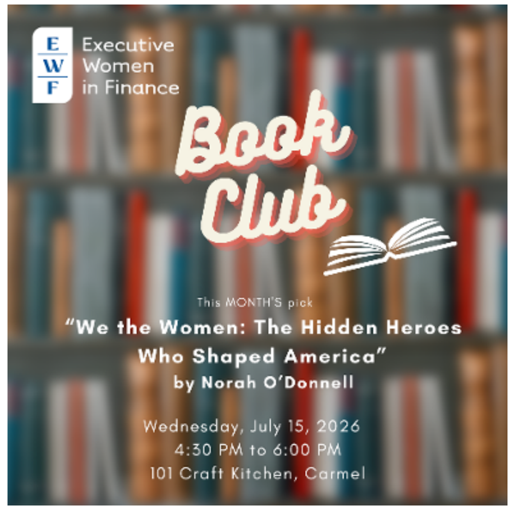
Organizations like Executive Women in Finance foster those conversations among experienced leaders who value clarity and preparation. Sustainable success comes from leaders who are informed, intentional, and ready – whether they are making things happen or strategically choosing their moment.

Jenny Dakoske is a director at KSM Corporate Finance where she guides privately held companies, private equity firms, and family offices through the complexities of mergers, acquisitions, and growth financings. Contact Jenny at jenny.dakoske@ksmcpa.com.

Broker-dealer services offered through M&A Securities Group, Inc., Member FINRA/SIPC, a separate entity from Charter Capital Partners and Katz, Sapper & Miller.

Book Club

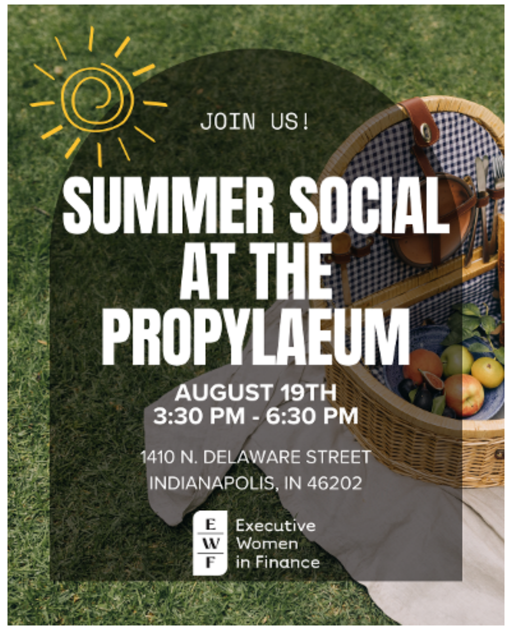
Wednesday, July 15. 2026
101 Craft Kitchen Carmel
4:30 - 6:00 PM
Register here



Join us for our next Book Club as we discuss "We the Women: The Hidden Heroes Who Shaped America" by Norah O'Donnell in celebration of the 250th anniversary of our nation. This inspiring book shines a light on the remarkable women whose courage, leadership, and contributions helped shape American history, yet whose stories are often overlooked. Come ready for a lively conversation as we reflect on their lasting impact and explore how their experiences continue to resonate today.

Summer Social

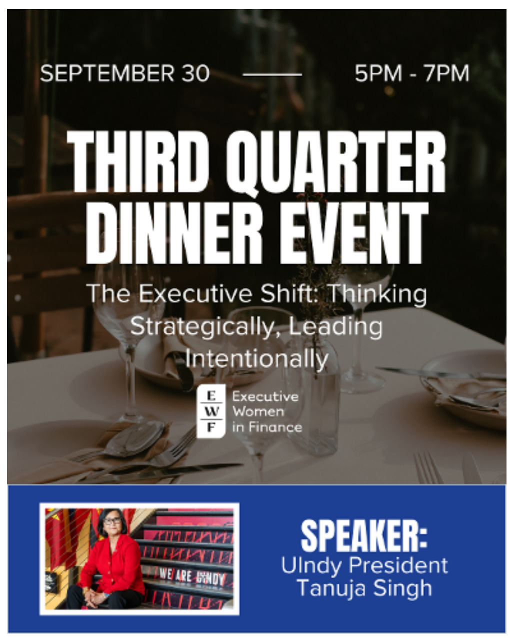
Wednesday, August 19, 2026
The Propylaeum
3:30 - 6:00 PM
Register here



Join EWF for our Summer Social at the beautiful and historic Propylaeum in Indianapolis. Set against the backdrop of one of the city's most iconic landmarks, this relaxed evening offers the perfect opportunity to connect with fellow EWF members while enjoying cocktails and conversation. Mingle on the charming outdoor porch and gardens or explore the elegant indoor spaces of this stunning historic home. Whether you're catching up with longtime colleagues or making new connections, we look forward to celebrating summer with you in this unique and welcoming setting.

Third Quarter Dinner Event

Wednesday, September 30, 2026
The Ritz Charles
5:00 - 7:00 PM
Register here



Join Executive Women in Finance for our Third Quarter Dinner Event on September 30 from 5:00–7:00 PM as we welcome Tanuja Singh, President of UIindy, for an engaging discussion on "The Executive Shift: Thinking Strategically, Leading Intentionally."

This evening will offer valuable insights for professionals looking to elevate their leadership impact, strengthen strategic thinking, and navigate the evolving demands of executive leadership.

WiN Intern Networking Event

Thursday, July 23, 2026
5:30 - 7:00 PM
Half Liter in Broad Ripple

Women Investors Network (WIN) provides networking events, mentorship opportunities, educational and training opportunities, and other programming to connect, empower, promote, and advance women in the investment industry. The organization currently serves students and professionals in the central Indiana area. This event is open to interns and their supporters. Registration is not required.

Indiana CPA Society Women's Forum Conference

Wednesday, September 23, 2026
The Ritz Charles
8:30 AM - 4:30 PM
Register here

The Indiana CPA Society's Women's Leadership Forum, a premier professional development event designed to empower and inspire women leaders at every stage of their careers. This dynamic conference brings together accomplished speakers, industry professionals, and emerging leaders for a full day of learning, networking, and personal growth. Attendees will gain valuable insights on leadership, career advancement, communication, and navigating today's evolving workplace while building meaningful connections with other driven professionals.

Getting Digital Transformation Right: Opportunities in the Moment

How organizations can leverage culture-driven innovation and emerging technologies in an increasingly digital world.

GOLD LEVEL SPONSOR

Why digital transformation matters

Five years ago, the term "new normal" represented the urgency and improvisation of a world propelled into digital acceleration. As organizations across all sectors were abruptly forced to take their operations online, examples of ad-hoc digital transformation appeared everywhere: Hospitals and physician practices started to increase their use of telemedicine to serve patients; restaurants partnered with delivery apps like GrubHub and DoorDash to help their businesses stay afloat; and financial institutions saw an exponential increase in the use of their digital products.

Today, however, digital transformation is more than a survival tactic—it's a strategic imperative rooted in cultural evolution and the ability to differentiate and lead in a digitally driven marketplace. As artificial intelligence (AI), cloud-native platforms and data-fueled innovation become central to how businesses operate, executives are redefining how their organizations function and deliver value in a rapidly evolving digital economy.

FIFTH THIRD BANK

Digital transformation for businesses and workforces

A workforce that understands digital transformation trends, how new technologies work and how they can be applied to achieve business objectives is key to successful digital transformation. For AI specifically, Microsoft's 2025 research highlights the critical nature of training when it comes to using the tool to its full potential. Within organizations that have enterprise-wide data and AI literacy programs, 90% report faster decision making, 81% report increased revenue and 81% report better employee retention.

Despite these gains, many companies still face a critical gap in equipping their employees with the skills to use AI effectively. In fact, 62% of leaders report their organization has a discrepancy in skills when it comes to AI literacy. This disparity underscores a dire need for companies to invest in structured training opportunities, allocate time and resources for employee development and foster a culture of continuous learning and technological adaptability.

For middle market companies, digital transformation does not require enterprise-level budgets to be effective. Scalable solutions, such as modular AI tools, cloud-based platforms with flexible pricing and open-training resources, can help organizations build digital fluency without overextending budgets. Partnering with vendors that offer tailored onboarding and support can also boost adoption while minimizing disruption.

Mastering the technology part of digital transformation

On top of AI, cloud computing remains a foundational part of this revolution. Scalable cloud platforms are allowing middle market companies to access enterprise-grade capabilities like real-time collaboration, secure data storage and advanced analytics without the overhead of legacy infrastructure.

These technologies are not just operational upgrades; they're strategic assets that help middle market firms compete with larger organizations. By implementing solutions that are modular and scalable, companies can accelerate innovation without overextending resources.

Ultimately, mastering technology means investing in tools that empower people, streamline processes and position the organization for long-term success in a digital-first economy.

Help US Celebrate Women Making a Difference in Finance: Nominations for our Member Awards are Open

Do you know an EWF member whose leadership, mentorship, or professional accomplishments deserve recognition? Now is the perfect time to nominate her for a 2026 EWF Member Award.

The EWF Member Awards were created to honor the remarkable women who are advancing the finance profession while uplifting others along the way. Award categories include the Emerging Leader Award, Career of Excellence Award, and Excellence in Mentorship Award, recognizing women at every stage of their careers who exemplify leadership, professional achievement, service, and a commitment to helping others succeed. EWF also presents its prestigious Woman of Distinction Award, selected by the Board of Directors.

Nominations are open now through August 15 and provide an opportunity to celebrate the colleagues, mentors, and leaders who inspire us every day. Take a few minutes to recognize someone who has made a meaningful impact on your career, organization, or the finance community. Your nomination helps highlight the incredible talent and leadership within EWF and inspires the next generation of women leaders.

Submit your nomination today and help us honor the women who are shaping the future of finance.

Indiana Members Credit Union Expands Downtown Presence with New Bottleworks Branch and Headquarters

PLATINUM LEVEL SPONSOR

In January 2026, IMCU expanded its footprint in downtown Indianapolis with the opening of its Bottleworks Branch and new corporate headquarters in the Bottleworks District. Located at 835 N. College Avenue, Suite 1030, the Bottleworks Branch is IMCU's 32nd branch and its third downtown location, reinforcing the credit union's long-term commitment to the city and the communities it serves. The Bottleworks Branch is a full-service financial center designed to support the needs of individuals, families, and businesses in the downtown area.

INDIANA Members Credit Union

Keeping It Simple

Adjacent to the branch, IMCU's new corporate headquarters and training center represents a significant investment in both the organization's future and the revitalized Bottleworks District. The headquarters brings together administrative teams under one roof and provides dedicated space for employee training and development. This move supports IMCU's focus on collaboration, efficiency, and continued growth while remaining rooted in Indianapolis.

"Our new Bottleworks Branch and headquarters reflect IMCU's ongoing investment in downtown Indianapolis and our commitment to serving members where they live, work, and do business," said John Newett, President and CEO of Indiana Members Credit Union. "This location allows us to deliver modern, convenient financial services while staying true to the personalized service that has defined IMCU for nearly 70 years."

About IMCU

Founded in 1956 on the campus of IU Indianapolis, Indiana Members Credit Union has grown to 33 branches, serving Central and Southern Indiana, offering consumer and business members a full array of products and services. IMCU has been recognized as a Best Place to Work and has received the Community's Choice Award for Banking and Credit Unions from the Indianapolis Star for three consecutive years, as well as being named America's Best Credit Union in Indiana by Newsweek for three consecutive years.

Traditionally offering better rates on loans and deposits, IMCU remains true to its roots by "Keeping It Simple" for members.

For more information about Indiana Members Credit Union and its services, visit www.imcu.com.

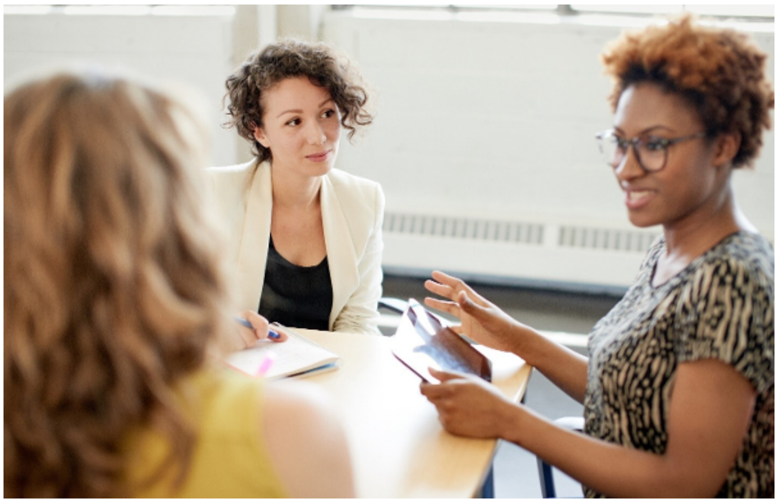
Old National's Commitment to Women in Leadership: Elevating Influence in Finance

PLATINUM LEVEL SPONSOR

At Old National Bank, the advancement of women into leadership roles is not just a strategic priority – it's a deeply held value that shapes the organization's culture, operations, and future. From the boardroom to community outreach, Old National has consistently demonstrated our commitment to empowering women across the financial landscape.

One of the most visible expressions of this commitment is our WomenLEAD Impact Network, a team member-led initiative that fosters an inclusive environment where women's contributions are recognized as critical to the bank's success. With national and market co-chairs, and committees focused on professional development, business enablement, and community involvement, WomenLEAD provides mentorship, networking, and growth opportunities for women at all levels of the organization.

Old National's dedication to gender equity is further reflected in our inclusion in the Bloomberg Gender-Equality Index for three consecutive years. The bank earned high marks for transparency, inclusive culture, and leadership pipeline development, underscoring its tangible progress in creating a workplace where women thrive.



Leadership development is also embedded in internal development programs like our CEO Council, which includes high-potential female team members and helps prepare them for executive roles. Guided by C-suite leaders at Old National like Chief DEI Officer Corliss Garner and Chief People Officer Carrie Ellspermann, the Council exemplifies Old National's proactive approach to cultivating diverse leadership.

Externally, Old National amplifies our commitment through sponsorships and community partnerships. Examples include the Nashville BizWomen Summit and the annual Women Leaders in Commercial Banking gathering in Chicago. Additionally, our unique Empowerment Small Business Loan Program targets women-owned businesses, helping to close systemic gaps in capital access and economic opportunity.

In a rapidly evolving financial sector, Old National recognizes that elevating women is not only a moral imperative but a business advantage. By investing in mentorship, leadership development, and inclusive culture, the bank is shaping a future where women lead with influence, resilience, and purpose.

Women & Wealth: Tips for Navigating Your Lifelong Financial Journey

PLATINUM LEVEL SPONSOR

We are in the midst of a seismic shift in wealth. This phenomenon, often referred to as the "Great Wealth Transfer," describes the unprecedented movement of assets from the Baby Boomer generation to their heirs – an estimated $105 trillion by 2048. And women are poised to inherit most of this.

J.P. Morgan Wealth Management's 2025 Investor Study found that women are not only set to receive significant wealth – they're actively working to build it on their own. Ninety-three percent of women surveyed who are expecting an inheritance aren't relying on it to reach their goals.

Here are a few tips for women to consider in their wealth-building journey.

JPMorganChase

Create a financial roadmap

A detailed, well thought out plan is important. J.P. Morgan's study found that 90% of those surveyed with a plan feel confident about reaching their financial goals, compared to 49% without one.

Your plan should reflect your unique goals, priorities and circumstances. Consider your investment horizon and risk tolerance, and remember to revisit your plan regularly as life evolves.

Are you saving up for goals like buying a house, sending your kids off to college or retiring early? Where do you want to be in the next five, ten or twenty years? Everyone's financial situation is unique, so it's important to think about these questions and build a plan that is unique to your life.

Women tend to live longer than men on average. Many take career breaks or care for family members, which can influence long-term planning. It's important to adjust your strategy with these factors in mind.

Where to start with investing

Don't let misconceptions hold you back. Starting to invest doesn't require a large sum, and beginning early can be beneficial. The earlier you start, the more time your money has to potentially grow over the years. Understand your overall financial situation, set clear goals and develop a long-term plan.

It's important to also make sure you're covered for unexpected expenses that come up before you start to invest. Build up a cash emergency fund, typically enough to cover three to six months of expenses, and pay down any high-interest debt.

Taking charge of your finances

The good news is that women are taking charge of their finances. J.P. Morgan's research found that 75% of women respondents make financial decisions with their partner or take the lead themselves. For those who have a spouse or partner, it's important for each person in the relationship to play an active role in the process.

Building wealth can be empowering for many women. The same survey found that 73% of women respondents said money gives them "security," while 64% of Gen Z and Millennial women associated it with "freedom."

The power of having a team

Some people find it helpful to work with a financial advisor, so you don't have to tackle things alone. An advisor can help you craft a plan tailored to your needs and keep you on track throughout your lifelong financial journey. If you expect to receive an inheritance, you should also consult with estate planning and tax professionals.

No matter where you are on your wealth-building path, education is key. It's so important to be an informed investor, and there are plenty of resources out there to help. You can find a library of free educational resources at chase.com/theknow.

As the landscape of wealth continues to evolve, women have a unique opportunity to shape their financial futures and those of generations to come. By staying informed and planning ahead, women have the tools to help them confidently navigate the Great Wealth Transfer and set themselves up for financial freedom.

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Helping Women in Finance Prosper Through Growth and Connection

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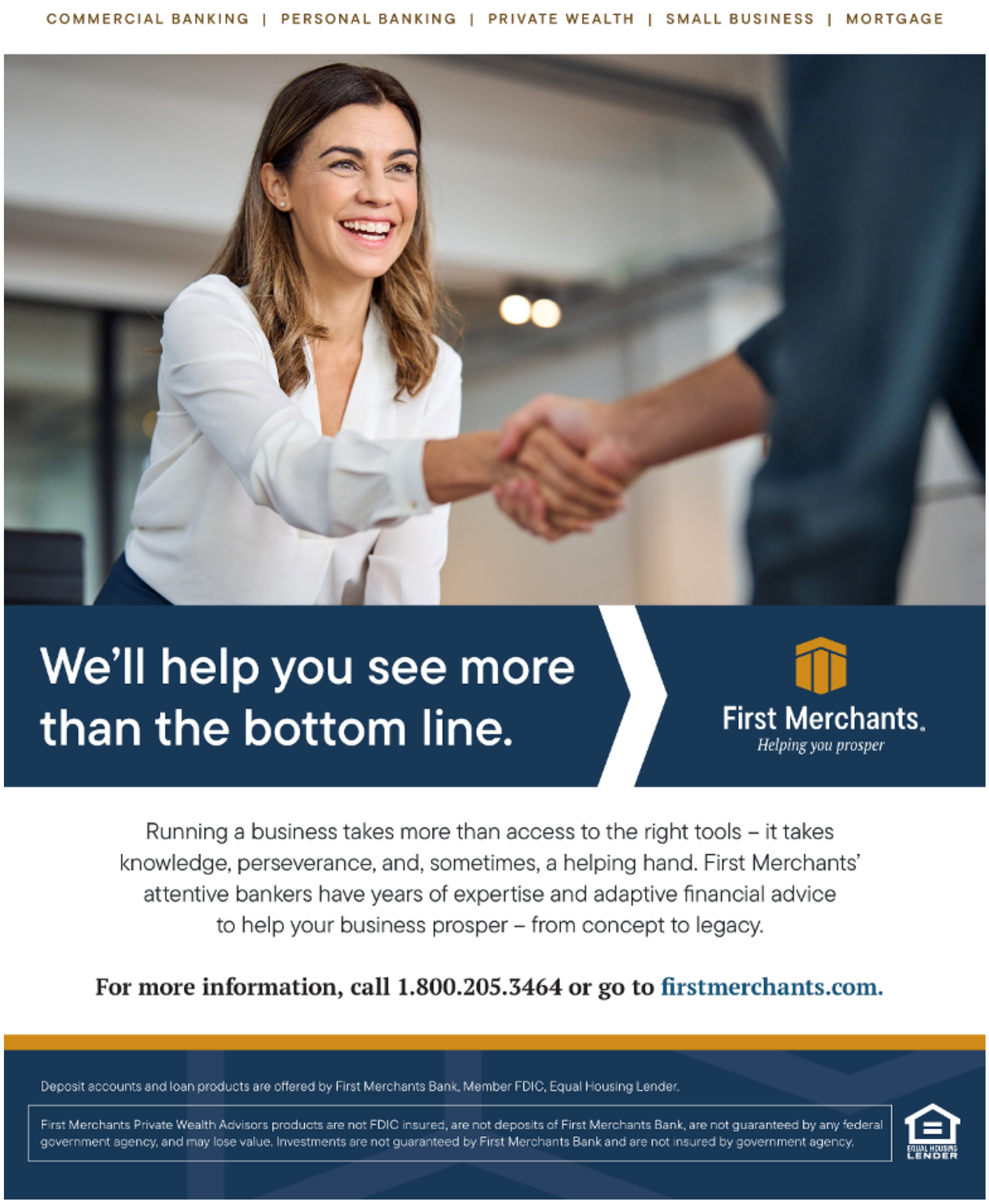
At First Merchants, people are our passion—it's the guiding light to our promise to help others prosper. It's the center of everything we do, from the comprehensive financial services that we offer to the way we support our clients. Our full-service commercial banking offers products and tools designed to support growth, innovation, and long-term success. But what truly sets us apart is our listen-first approach, which allows us to advise and partner with our clients with clarity, intention, and thoughtfulness.

It comes back to that passion—banking should be about the individual and their needs. We work closely with all our clients, looking at ways we can meet their needs instead of merely recommending products. It's about finding the right fit, the perfect solution. Our relationship-focused process means we want to understand clients' goals, challenges, and visions for the future. We're here for every need—from growth to succession planning to acquisitions and every day supportive banking.

Our passion for people is also why we're proud to stand alongside Executive Women in Finance (EWF) as we both work to support women across the financial sector. Women are an integral part of businesses, communities, and industries—and when they thrive, we all do. We're proud to support women as they pursue their goals in finance, and we invest in initiatives to elevate them—from leadership to innovation. We believe that it takes all of us to create a space for women to grow and lead, and that doing so should be a priority for finance and businesses.

With our listen-first approach, we're making real change and empowering our clients to pursue their goals. We're helping women in finance grow, and helping build the road to progress, one interaction at a time. It's because we believe in women, and are committed to helping them prosper.



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