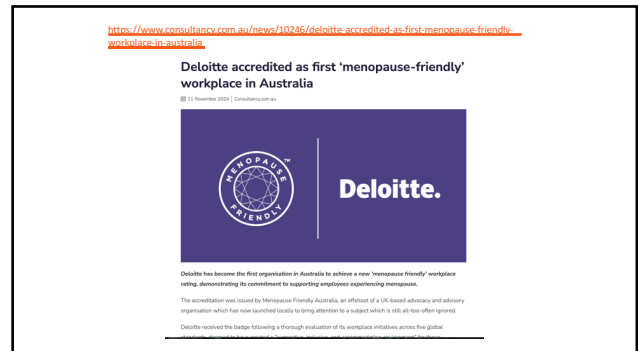




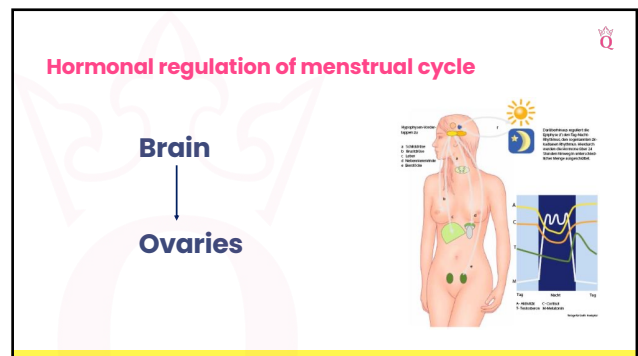
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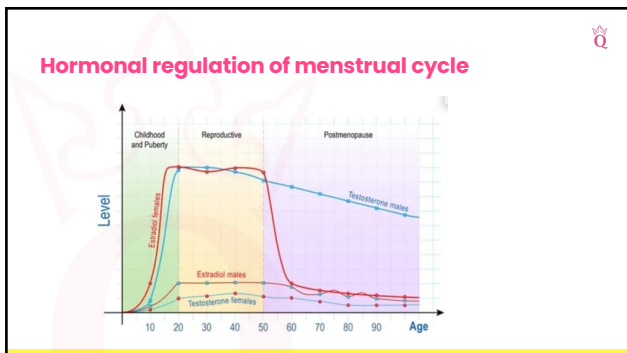
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5

**Menopause**  
= last spontaneous menstruation in a female life

|                                     |                                                                                                                                          |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Average age at menopause</b>     | <b>51 years</b>                                                                                                                          |
| <b>Late menopause (ca. 5%)</b>      | <b>&gt; 55 years</b><br><i>Hormone therapy (HT) if symptoms</i>                                                                          |
| <b>Early menopause (ca. 5-10%)</b>  | <b>40 - 45 years</b>                                                                                                                     |
| <b>Premature Menopause (ca. 1%)</b> | <b>&lt; 40 years</b><br><i>HT if symptoms + prevention of chronic non-communicable diseases (e.g. heart attack, dementia, fractures)</i> |

6

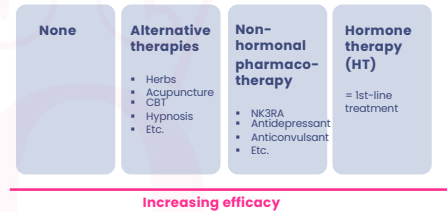
## Climacteric syndrome



- Hot flushes and night sweats
- Irritability, anxiety, depression
- Fatigue
- Brain Fog
- Insomnia
- Sexual problems (e.g. loss of libido)
- Vaginal dryness
- Muscle and joint pain
- Urinary incontinence
- Palpitations
- Body weight increase
- Irregular menstrual cycle
- Hair and skin changes

7

## Treatment options



8

## Benefits and risks of HT

In \* healthy women, who are < 60 years at treatment start.

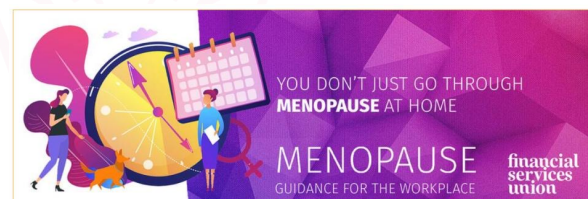


- ✓ Menopausal symptoms ↓
- ✓ Bone health
- ✓ Heart health
- ✓ Cognition
- ✓ Colorectal cancer ↓
- ✓ Diabetes mellitus ↓
- ✓ Skin & hair
- ✓ Body weight stabilisation
- ✓ Survival

- ✓ Breast cancer risk ↑, if estrogen + progestagen > 5 years (does not apply for estrogens alone and tibolone)
- ✓ Thrombosis / stroke risk ↑ if oral estrogens (does not apply for transdermal estrogens!)

9

## Menopause in the workplace Impact on economics



10

## Surveys: Menopause in the workplace



1. **Vodafone (5 countries):**  
«Menopause Research» conducted by OPINIUM Research  
n= 5012, 2020 - 2021

2. **UK:**  
«Menopause and the workplace survey»  
n = 2161 (40-60 yrs.), 2021 - 2022

3. **Germany (Switzerland 4-7/2025):**  
«MenoSupport Study»  
Hochschule für Wirtschaft und Recht in Berlin  
n = 2119 (28-67 yrs, mean: 51 yrs.), 3/2023 - 6/2023

→ Similar results

11

## Women feel "left alone" with the topic menopause

59,9% would like support from their employer

52,0% Menopause is a taboo subject

29,0% fear disadvantages

25,1% feel less valued than male colleagues of the same age

25,1% feel less valued than younger female colleagues

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## Menopausal symptoms affect performance

### Greatest impact on ability to work

- 74,3 % Difficulty concentrating
- 73,8 % Increased stress level
- 50,0 % Impatience and irritability
- 38,0 % Less confidence in own abilities (UK: 67 %)

### Because of symptoms ... % would:

- 26,0 % reduce working hours
- 19,4 % take early retirement (42 % UK)
- 16,1 % change jobs
- 15,3 % take a break

29,4% Have been off sick before  
On average 15 missing days (Vodafone Study / Germany)

1 in 10 has quit her job (England)

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## Menopause in the workplace Economic burden

### Did you know ...?

### MENOPAUSE IN THE WORKPLACE GLOBAL CONSENSUS RECOMMENDATIONS



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## Demographic change Women 40–60 yrs. = important target group

- Every year, around 47 million women worldwide go through the menopause
- 2030: 1,1 Mrd. women in menopause  
25% of female population worldwide
- Germany: 9 Mio. 45–55 yrs., incl. 60 yrs. = 1 in 4 women
- Switzerland: 600.000 45–55 yrs., incl. 60 yrs. 900.000
- Aging work force: women 40–60 yrs.  
= fastest growing group of professionals

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## Did you know ...? Focus on productivity

- Women 40–60 yrs. = motivated high performers
  - Growing age group = significant workforce potential
  - Life and work experience = important immaterial value
  - Valuable stability and mentoring skills in the team

### 8 in 10 Frauen > 45 yrs. with menopausal symptoms

- Impact on work productivity
- Increased error rate and reduced productivity possible

### Fear of stigma and career damage:

- Menopause as a sign of weakness
- Fear of discrimination and lack of understanding

- Presentism
- Missing days
- Increased fluctuation

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## Did you know ...? Economic burden

### Loss of experienced employees / full potential:

- Cost of satisfactorily replacing an employee:  
Approximately half to double the salary of the original employee. (Work Institute 2024)
- Additional costs for time/labour (Interviews, recruitment, induction)

### Loss of productivity because of menopausal symptoms\*:

- Worldwide: ca. 150 Mrd. USD / year
- USA: ca. 1,8 Mrd USD / year
- UK: ca. 14 Mio. missing days / year \*

\* Mayo Clin Proc. 2022; "Impact of Menopausal Symptoms on Women in the Workplace"

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## menoQueens

### A digital-first menopause support platform

- Science-backed education, expert consultation, and community
- A registered non-profit association connecting women, healthcare professionals, researchers, and industry leaders
- Integrated services: menaEducation, menaScience, menaSchool, menaBlog, menaCast



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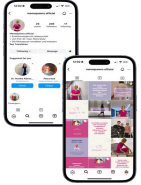
**meno(Pause)...**

- **menoEducation:** Expert-led webinars by Prof. Dr. med. Petra Stute to educate and engage women and healthcare professionals.
- **menoScience:** A dedicated research hub allowing researchers to promote clinical studies on women's health through a licensing model.
- **menoSchool:** A structured menopause curriculum, where gynecologists can submit cases and receive specialized training with accredited CME points.
- **menoBlog:** A weekly newsletter by Prof. Dr. med. Petra Stute with a section for interested women and one for physicians managing women during the menopausal transition (community > 3500 registrations).
- **menoQueens Podcast:** An educational podcast by Prof. Dr. med. Petra Stute to inform women as well as health care professionals on science-based knowledge and news surrounding menopause.

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**menoQueens**

**Your Partner Through Menopause - Knowledge Builds Trust**

[www.menoqueens.com](http://www.menoqueens.com)

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**Thank you for your attention!**

**Official Launch 22.01.2025**

**menoQueens**

**Prof. Dr. med. Petra Stute**  
Endokrinologie mit Leidenschaft | Die Menopause verstehen und meistern.




21

**BUILDING WEALTH WITH CONFIDENCE**

**Carla Smart**  
Chartered Financial Planner & Group Head of Partners

**SKYBOUND**  
WEALTH MANAGEMENT

22




**AGENDA**

- Introduction To Skybound Wealth Management
- The Financial Impact Of Menopause
- Building Financial Resilience
- Q&A

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**ABOUT US**

**OVER 20 YEARS OF EXPERIENCE**

**\$1.1 Billion**  
Of Client Savings Under Management

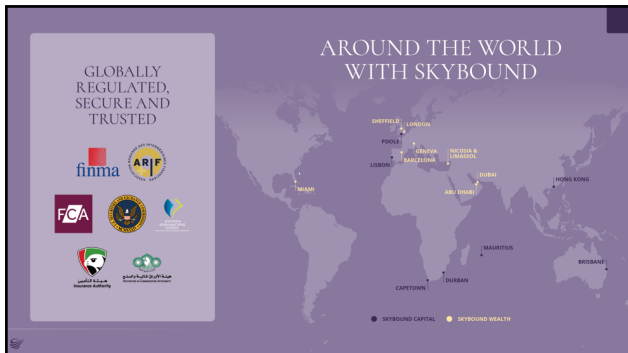
**5,000+**  
International Clients & Growing

**27**  
Industry Awards & Counting Since 2021

**8**  
Offices on 5 Continents & More Planned



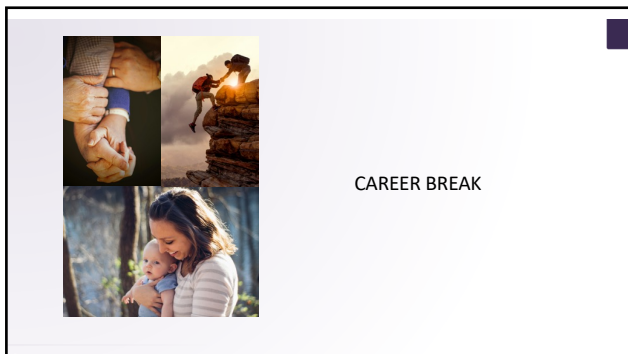
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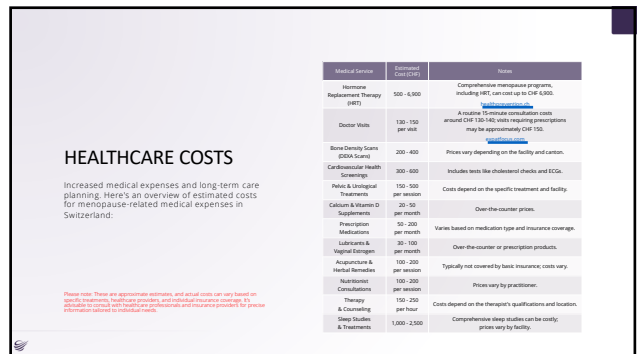
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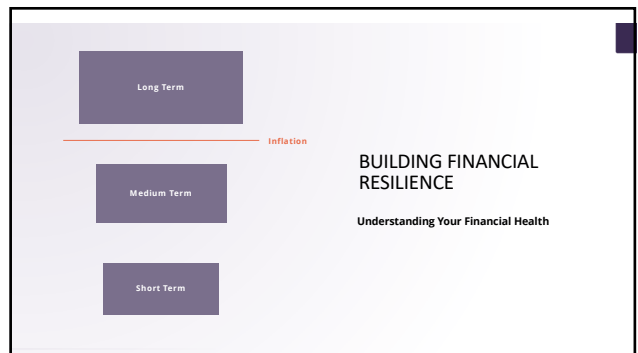
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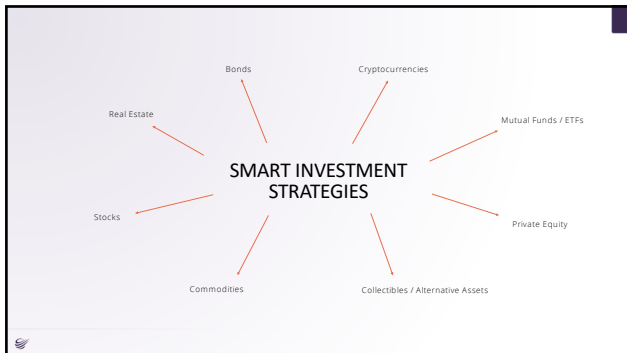
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**WOMEN TRADITIONALLY LESS LIKELY TO INVEST IN EQUITIES**

BNY Mellon revealed that only one in 10 women globally felt they fully understood investing. The same study showed that 28% of women felt confident about investing their money. It's therefore no surprise that 45% of women viewed the stock market as too risky for them.

Study in Germany – Gender investment gap found a significant gender gap in stock market participation, with 17.6% of women and 32.3% of men investing.

<https://www.bnymellon.com/au/en/articles-press/newsroom/2022/01/2022-01-10-women-investing.html>

<https://www.reuters.com/business/finance/german-investors-women-men-2022-01-10/>

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**PENSION PLANNING IN SWITZERLAND**

- The Three Pillars
- 1st Pillar – AVS/AHV contributions
- 2nd Pillar – Buy-backs to reduce tax and strengthen pension provision
- 3rd Pillar – Employees CHF 7,528 p.a.
- Self-employed persons without a 2nd pillar can pay 20% of their income, but no more than CHF 36,288 p.a.

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**THANK YOU!**

**ANY QUESTIONS?**



**SKYBOUND**

WORLDWIDE

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**Australian Swiss**  
Chamber of Commerce

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