

MorganStanley

**McInnes Morris Group
Montgomery, Alabama**

Accumulate - Your 20's	Protect - Your 30's -50s	Distribute - Your 60's
Invest in yourself-Education & Savings	Talk to your spouse about money	Prepare your estate plan and make sure it aligns with your financial plan
Gain understanding of investments and automate them	Talk to your kids about money	Review asset titling, TOD & beneficiary designations
Understand your employer's retirement plan & save at least 10%	Talk to your parents about money	Draft a love letter for family heirlooms and special items
Learn to budget/understand cash flow and beware of little expenses	Organize & consolidate your assets	Organize & share your records
Create an emergency fund and keep it	Centralize cash management	Know your retirement income and sources
Understand debt- there is bad debt and better debt	Save for college and/or private school	Understand the implications of taxes and distribution of retirement accounts
Know and protect your credit score	Understand your employer's retirement plan & increase savings if possible	Promote family legacy and prepare future generations
Cybersecurity: Protect passwords and identity	Reduce unhealthy debt	Charitable Giving
Protect yourself: Types of Life insurance, home/auto, Long Term Care	Pay off home or invest?	
Understand Taxes	Learn different ways to save for retirement	
Know your Net Worth	Create a financial plan and test for stress	
	Communicate your important documents to loved ones and make them very accessible	

One common theme at every age: Protect in yourself, invest in yourself and Build your legacy

Sommer Morris, CDFA, Financial Advisor
NMLS ID 1395625
Sommer.morris@morganstanley.com
334.270.2633