

Why Are We Here Today?

- Help you consider and prioritize your goals
- Identify trends among affluent women investors
- Learn how planning ahead can help you achieve your goals
- Discussion of key financial planning topics
- Let Morgan Stanley Smith Barney help you get a jump start on your plan

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Successful Women Invest in Themselves
GP09-02171P-Y06/09 - J06/09

Women and Investing: A Quick Quiz

Note: The presenter will let you know when to complete this worksheet

1. What proportion of women have a comprehensive financial plan?

A: more than 3/4 B: 1/2 C: less than 1/3

2. By how many years, on average, do women outlive men?

A: 6 B: 2 C: 5

3. How many retirement years should the average woman plan for?

A: 30 years B: 20 years C: 10 years

4. What percentage of women over age 65 receive pension payments?

A: 10% B: 20% C: 82%

5. How much has the median female worker saved in a 401(k) plan or IRA?

A: \$34,000 B: \$54,000 C: \$94,000

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Invest Wisely to Achieve Your Goals

Note: The presenter will let you know when to complete this worksheet

- | | | | |
|--|---------------------------------|--------------------------------|--|
| 1. My assets are allocated appropriately among stocks, bonds and cash to achieve my goals. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 2. I adjust my asset mix to reflect my changing situation, and I rebalance my portfolio regularly. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 3. My investments are well diversified within each asset class. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 4. My short-term assets—money I'll need in two years or less—are invested in cash management vehicles that provide income and easy access. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 5. I feel I am prepared for my financial future. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |

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Care for the Future and Well-Being of Your Family

Note: The presenter will let you know when to complete this worksheet

- | | | | |
|--|---------------------------------|--------------------------------|--|
| 1. I know what it will cost to educate my children (and grandchildren, if any), when the time comes. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| <hr/> | | | |
| 2. My education savings accounts provide the maximum growth opportunity and tax benefit. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| <hr/> | | | |
| 3. I have a plan for taking care of my parents and in-laws as they get older. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| <hr/> | | | |
| 4. I have investments that will provide a dependable stream of income in the future. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| <hr/> | | | |
| 5. I have a plan to transition my business. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |

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Retire Comfortably

Note: The presenter will let you know when to complete this worksheet

- | | | | |
|--|---------------------------------|--------------------------------|--|
| 1. I know what my expenses will be in retirement. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 2. I know when I plan to retire. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 3. I intend to continue working full or part time in retirement. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 4. I have calculated how much income I can expect to draw from my investments in retirement. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 5. I know what I want to do with my time in retirement. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 6. My business has a transition strategy in place. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |

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Transfer Your Wealth and Give Back

Note: The presenter will let you know when to complete this worksheet

- | | | | |
|--|---------------------------------|--------------------------------|--|
| 1. My will, financial durable power of attorney, living will and health care directive are current | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 2. I have established a revocable trust to avoid probate and maintain privacy. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 3. I know which assets each of my heirs will inherit. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 4. My heirs have the means to pay estate taxes on their inheritance. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |
| 5. I have a structured giving plan that helps me support the people and the causes I care about. | <input type="checkbox"/>
Yes | <input type="checkbox"/>
No | <input type="checkbox"/>
Don't Know/
N/A |

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