

The Huron Group at Morgan Stanley

A Fresh Look at Your Complete Financial Life

Rethinking Expectations: Your Financial Advisor

What do you want from your financial advisor? At the Huron Group, our mission is simple—to help our clients reach their financial goals. To do so requires more than investment advice—it demands a comprehensive look at your total financial life. Assets and liabilities. Goals large and small, short- and long-term. Regular adjustments to reflect changes in your life, and the economic environment. To accomplish that, we want to take a fresh look at virtually every aspect of your financial life; we work as your personal financial coach, with a long-term, honest and proactive relationship. We advise you on various financial decisions, large and small, because we believe this is the best way to help you achieve the life goals you've set for yourself.



THE HURON GROUP AT MORGAN STANLEY

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Take a Fresh Look ...

FIRST, AT YOUR LIFE ...

When we first talk to clients about their goals, we often hear important but non-specific things like "I'd like to retire comfortably." While this is a great start, it's hard to build a customized financial plan without knowing more. So we may respond by asking "What would you like to retire to?" By digging deeper, we uncover such actionable goals as:

- Pursue a job with less income but greater personal satisfaction
- Restore and live in a cabin by the lake
- Travel for months at a time
- Move closer to the grandchildren

- Make a serious commitment to a cherished organization
- Give my children and grandchildren a head start (but not too much)

THEN, AT YOUR FINANCES

From here, we can estimate your goal or goals' financial requirement, and create strategies and tactics designed around that need. As part of a comprehensive strategy, we provide recommendations on not just your investments (though that's an important part of every plan we create), but also short- and long-term financial planning, tax-efficient investment strategies, cash flow requirements, budgeting, philanthropic planning, education planning and estate planning strategies.

Financial Coaching: Making Each Decision Serve Your Goals

Money is a factor in virtually every important decision in our lives. Every financial choice you make today will have an impact on where you stand tomorrow. That's why we create a custom financial strategy for each client.

But we don't stop there. We become your personal financial coach, by providing guidance, suggestions and honest advice. We recommend, direct, encourage, adjust, and adapt to changes in both yourself and the world at large. And, like a coach, we look for every edge, constantly seeking ways to help you reach your goals.



Here is a partial list of the services we provide for our clients:

Planning for retirement

Understanding your choices for Social Security distributions

Rolling over your 401(k) plan

Planning for educating the next generation

Choosing and evaluating long-term care insurance

Deciding when and how to make a charitable contribution

Planning for your tax obligations

Planning and financing major purchases



A Financial Coach For You and Your Family

Multi-generational planning touches on the complex issues surrounding wealth and families. As a financial coach, we help clients with issues such as:

FINANCIAL EDUCATION: Ensuring that subsequent generations understand the important concepts of wealth management.

FAMILY DYNAMICS: Helping to unite the family around your objectives.

WEALTH TRANSFER: Planning and executing a strategy that reflects your time frame, tax obligations and multi-generational goals.

At the Huron Group, we are committed to informed, caring and comprehensive wealth management, both for you and your children and grandchildren.

Meet Your Team



Ernie W. Zack

First Vice President, Wealth Management
 Financial Advisor
 Financial Planning Specialist
 Senior Portfolio Manager
 Senior Investment Management Consultant

Ernie works with our clients to identify and articulate their goals and create comprehensive strategies to help achieve them.

His methodology was developed during his 40 years in financial services and banking. His particular focus is on investment analysis, financial planning, lending, credit and fixed income investing.

Ernie's principles are 1) start with a goal, 2) create a plan, 3) stick to the basics, 4) diversify, 5) plan ahead, 6) have a contingency plan.

Ernie earned a B.S. from Central Michigan University, with degrees in Accounting and Finance, and an MBA from Eastern Michigan University.

He lives in Brighton, MI with his wife. Ernie enjoys lake sports, home construction and remodeling, classic cars and has a passion for railroad cabooses.

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Judy McCommon, CFP®, CRPC®

Financial Advisor
 Portfolio Manager
 CERTIFIED FINANCIAL PLANNER®
 Chartered Retirement Planning Counselor®

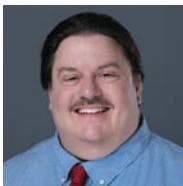
As a member of The Huron Group, Judy specializes in financial planning and portfolio management for individuals and business owners who are preparing for retirement or who are fully retired, the accumulation phase or the retirement income phase of wealth management. She provides financial advice in numerous areas including family finances, investing, retirement planning, and insurance planning.

As a CERTIFIED FINANCIAL PLANNER® Judy has submitted to the rigorous CFP® certification process that includes demanding education, examination, experience, and ethical requirements. These four cornerstones, along with her over 20 years of experience in financial planning, investment analysis, and client service set the foundation for Judy's ability to help clients clarify and achieve their financial goals.

Judy earned a B.A. in Business Administration and Psychology from Hope College and an M.B.A. from the University of Colorado in Denver.

She lives with her husband near Ann Arbor and enjoys cycling, cross country skiing, kayaking, machine quilting and reading, especially historical fiction and behavioral finance and economics.

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**Kevin J. Curry, CFP®**

Vice President, Wealth Management

Financial Advisor

Senior Portfolio Manager

As an experienced investment professional since 1999, Kevin will work with you to build a personalized and comprehensive financial plan designed to help achieve your long-term financial goals.

He began his career with Morgan Stanley and has been with the firm ever since. He recently joined the Huron Group where the breadth the team adds to the world class resources of Morgan Stanley. Kevin's area of focus on the team included Financial Planning, Portfolio Management, and helping drive overall strategic decisions. He works primarily with individuals and business owners with the ability to focus on both their personal and business needs. He currently holds his Series 7, 66, life and health insurance licenses as well as the CERTIFIED FINANCIAL PLANNER® designation.

Born and raised in Holland, Michigan, Kevin attended Michigan Technological University and attended Oakland University for his CFP® training. He currently resides in Brighton, MI with his wife, Stacey, and their three children, Sarah, Jackson and Nicholas. When away from the office, Kevin enjoys traveling, and spending time with his family.

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**Reichell Ray**

Wealth Management Associate

Reichell began her career in finance in 2013 and started at Morgan Stanley in 2017. As a Wealth Management Associate, she works closely with Financial Advisors on estate planning strategies, financial planning and cash flow needs. She assists with creating investment strategies and financial reports. Reichell will complete a comprehensive review with clients and prospects to determine their investment objectives, risks and goals to create their financial profile, while also developing long-lasting relationships.

Reichell studied mathematics at Lawrence Technology University and holds the Series 7 and 66 licenses. She enjoys traveling, healthy eating and spending time with family. You'll find her in the kitchen creating a new recipe, relaxing in nature or expanding her industry knowledge.

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