

Morgan Stanley

# 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.

### 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.



#### THE HURON GROUP AT MORGAN STANLEY

2001 Commonwealth Blvd  
Suite 102  
Ann Arbor, MI 48105

734-827-0542 / DIRECT  
866-387-6437 / TOLL-FREE

[advisor.morganstanley.com/the-huron-group](http://advisor.morganstanley.com/the-huron-group)

## 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



### **Harold G. Wendelken, CIMA®**

*Vice President, Wealth Management*

**CERTIFIED INVESTMENT  
MANAGEMENT ANALYST®**

*Financial Advisor*

*Senior Portfolio Manager*

*Senior Investment Management Consultant*

Hal Wendelken has been envisioning and creating goal-based investment portfolios for clients for more than 40 years. Previously, he worked at Xerox Corporation after reaching the rank of Captain in the US Army.

Hal's core principles are: 1) start with a goal, 2) stick to the basics, 3) diversify creatively, 4) plan ahead but 5) always have a contingency plan. Hal also believes that Behavioral Finance has a profound impact on investment outcomes.

Hal attended Michigan State University for both his B.S. in Psychology and his M.B.A. with a concentration in Finance. His prestigious CERTIFIED INVESTMENT MANAGEMENT ANALYST® designation reflects his knowledge, skills and ethical standards.

Hal and his wife live in Chelsea, MI, where they enjoy their 5 children and 13 grandchildren. He often integrates his interest in politics, public policy and macroeconomics into his portfolio recommendations.

*harold.g.wendelken@morganstanley.com*

*734-827-0537*

*NMLS# 1279604*



### **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 35 years in financial services and banking, with particular focus on investment analysis, lending, financial planning, credit and fixed income investing.

Ernie earned a B.S from Central Michigan University, studying Accounting, Finance and Computer Science, and an MBA from Eastern Michigan University.

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

*Ernie.W.Zack@morganstanley.com*

*734-827-0542*

*NMLS# 1275780*



**Judy McCammon, CFP®, CRPC®**

Financial Advisor

CERTIFIED FINANCIAL PLANNER™

Chartered Retirement Planning Counselor®

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 set the foundation for Judy's ability to help clients clarify and achieve their goals.

Judy has over 20 years of experience in financial planning, investment analysis and client service. She took 12 years away from her career to home school her children.

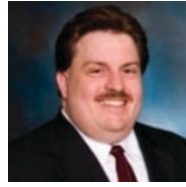
Judy earned a B.A. in Business Administration and Psychology from Hope College, and an M.B.A. from the University of Colorado in Denver.

She lives with her husband near Ann Arbor. Judy enjoys cycling, cross country skiing, kayaking and reading (she loves historical fiction, economics and behavioral finance), and recently began machine quilting.

*judith.mccammon@morganstanley.com*

734-827-0532

NMLS# 1262204



**Kevin J. Curry, CFP®**

Vice President, Wealth Management

Financial Advisor

Senior Portfolio Manager

An experienced investment professional since 1999, Kevin works with a select group of clients to build personalized and comprehensive financial plans designed to help achieve their long-term financial goals. He began his career with Morgan Stanley and has been with the firm ever since because of the breadth of resources available for his clients. Kevin's areas of focus include financial planning for individuals and families as well as consulting with plan administrators on retirement plans for over 20 years. He currently holds his Series 7, 66, life and health insurance licenses as well as the CERTIFIED FINANCIAL PLANNER™ (CFP®) 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.

Developing, implementing, and maintaining customized diversified income streams are Kevin's areas of focus.

*kevin.curry@morganstanley.com*

734-827-0545

NMLS# 1297772

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