

A Women, Wealth & Well-Being Seminar – Key Takeaways



A Morgan Stanley and BlackRock Discussion

5 October 2021

**Hosted by The Moxley Kremer Group
at Morgan Stanley**

- Women's growing influence today
- What does wealth mean to you?
- How do you think about risk?
- 5 Steps to owning your financial strategy and planning for the future

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Featured Speakers

- Daniel Gallisá, CFP
- Liz Koehler
- Vivian Kremer, CFP
- Moderated by Karla Noyola

1. While there are still challenges, women are gaining power as evidenced by more women gaining political power, opening more small business than men, earning more educational degrees than men, and gaining financial power, including more expected wealth inheritance.
2. What does wealth mean to you based on your goals and preferences?
 - a) **SMART: Specific, Measurable, Achievable, Relevant, Time-based**
 - b) Goal-setting is first step towards a financial strategy
 - c) Needs versus wants

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3. Diversification

- a) Your investment profile determines appropriate investment mix
- b) Investment returns can be unpredictable but risk is more predictable, so trust the benefits of diversification

4. Five Steps to a financial plan

- a) Get organized: Key to financial security
- b) Define your goals: Write down dollar amount, timeframe, need or want
- c) Know your numbers: Assets, liabilities, income, expenses
- d) Get invested: Start now, know your options, ask for help
- e) Plan for your unique path: Personalize for caregiving, legacy, partner loss social security, health, etc.

5. Follow up

- a) Feedback Survey
- b) Key Takeaways
- c) Worksheets
- d) Video replay link