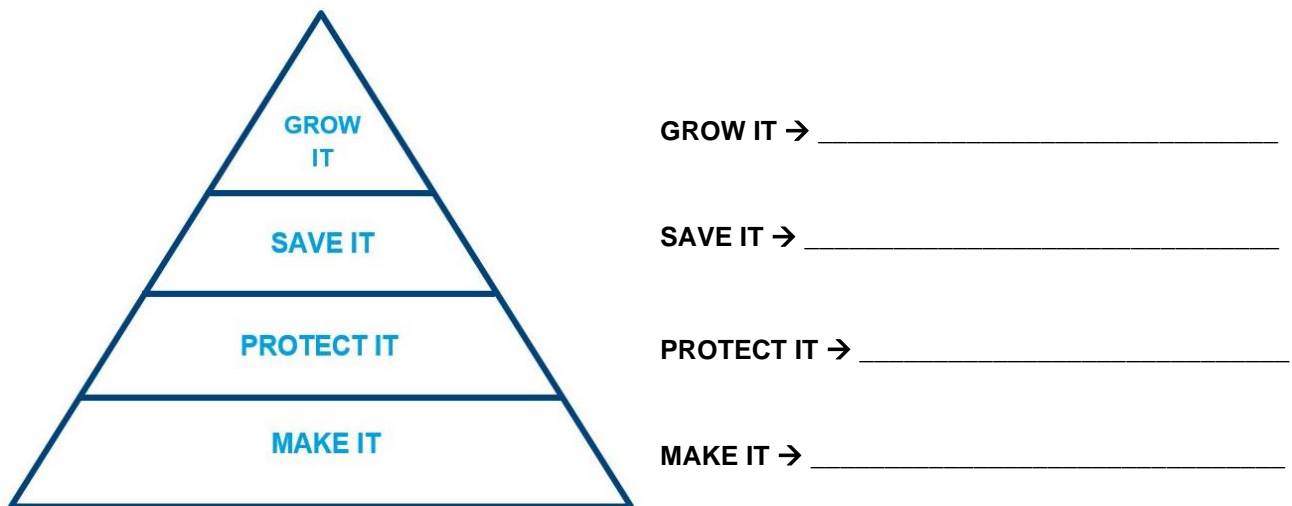


Developing Your Financial Game Plan

The Chapline Ludwig Group at Morgan Stanley are proud members of Morgan Stanley's Global Sports & Entertainment, a division within Wealth Management committed to serving the unique and complex financial needs of professional athletes and entertainers. We work primarily with female athletes, coaches, athletic directors, conference commissioners and members of the sports media. We strive to empower coaches and sports industry executives with the knowledge and skills they need to make informed decisions about their finances.

The Financial Pyramid



BUCKET 1 – IMMEDIATE TERM

FILL THIS: _____

Cash on hand to supplement 3-6 months worth of living expenses.

This is your safety bucket.

“I get to keep coaching/playing” bucket!

How much I need in my emergency bucket: _____



BUCKET 2 – IMMEDIATE TERM

FILL THIS: _____

Savings to spend.

Think of this as your fund for a new car, clothes, vacation.

Excess savings goes into this bucket!

How much I need in savings to go on my next vacation: _____



BUCKET 3 – LONG TERM

FILL THIS: _____

This is your Retirement savings.

Try to contribute 10% of annual income to your retirement accounts (401k, 403b or Roth IRA).

How much am I currently contributing to my retirement accounts: _____

Where Should Your Money Be Going? Use the 50-30-20 Rule!

50% Needs

- _____
- _____
- _____

30% Wants

- _____
- _____
- _____

20% Savings

- _____
- _____
- _____

Types of Retirement Accounts

401(k) & 403(b)

401(k) and 403(b) plans are employer-sponsored plans that allow employees to make pre-tax contributions into a tax-qualified account. If your employer offers a 401(k) plan, you can choose to automatically deposit a portion of your pre-tax salary into your 401(k). Employers usually match a percentage of your contribution.

TRADITIONAL IRA

A traditional IRA is an "Individual Retirement Account." Unlike a 401(k) or 403(b), a traditional IRA is not offered by employers, but by financial institutions. An IRA has a lower pre-tax contribution limit than a 401(k) and there is no employer-matching involved, but your IRA contributions may be tax-deductible.

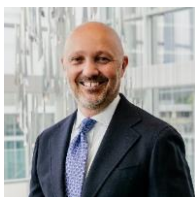
ROTH IRA

If you earn below a certain income threshold, you may qualify for a Roth IRA. The difference between a traditional IRA and a Roth IRA is that contributions made to a Roth IRA are not income tax-deductible, meaning you don't get a tax deduction on your federal income tax return for your contributions to a Roth IRA. However, distributions from a Roth IRA are not subject to federal income taxation if certain conditions are met.

SEP IRA

A SEP (Simplified Employee Pension) IRA allows employers to make tax-deductible contributions on behalf of eligible employees, including self-employed individuals. Employers can contribute up to a certain percentage of compensation, or the annual SEP IRA contribution limit, whichever is lower.

Who We Are



John T. Ludwig
Senior Vice President, Wealth Advisor
Global Sports and Entertainment Director
Senior Portfolio Management Director
John.Ludwig@ms.com | (816)932-8749



Madison Osias
Financial Advisor
Financial Planning Specialist
Global Sports and Entertainment Associate Director
Madi.Osias@ms.com | (816)932-7883

What We Do

- Asset and Wealth Management
 - Sustainable Investing
- Cash Management
- Financial Planning
 - Planning for Retirement
 - Planning for Education Funding
- LGBTQIA+ Planning Services
- Trust Services
- Lending Solutions
- Life Insurance
- Philanthropic Services

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