

# Private Wealth Management

## The Clifford/Waters Group – Biographies



**Managing Director, Wealth Management**  
**Private Wealth Advisor**

Brett Clifford built and leads a specialized team designed to provide highly customized financial solutions for a select group of successful families. Brett is a CERTIFIED FINANCIAL PLANNER™ who brings 37 years of experience as a Private Wealth Advisor for his clients. Brett graduated from Virginia Tech in 1978 with a BSEE and began his career as an electrical engineer designing controls systems. He then transitioned to his passion 1982 as an advisor at the oldest investment bank in the United States, Alex Brown & Sons. Brett steadily built his practice and team over the years by placing the needs of his client families first and developing investment portfolios and estate plan strategies designed to meet their goals. He and his team moved their practice to Morgan Stanley Private Wealth Management in 2014.

Brett's philanthropic interests include workforce development in Baltimore and K-12 education. He served on the board of St. Paul's School for Girls for eight years, including a term as Board President. Having played on the tennis team for VT, he continues to enjoy racket sports, golf, and spending time with his family at their home on Maryland's eastern shore.

**Brett D. Clifford, CFP®**



**Ted Waters, CIMA®**  
**Senior Vice President**  
**Private Wealth Advisor**

Ted Waters works with a select group of highly affluent families and individuals, providing comprehensive financial advice. A Certified Investment Management Analyst™ with 26 years of investment management experience, Ted also focuses on the creation of fixed income portfolios.

Ted is a graduate of Washington & Lee University who is actively involved in the community. He served on the board of the Gilman School in Baltimore for eight years and currently sits on the Board of Governors of the Elkridge Club, where he is a member. Ted is also on the Finance and Investment Committee of the St. Thomas Episcopal Church in Garrison. Ted spends his free time playing golf, watching the Ravens, and traveling to the Jersey Shore with his wife, Rebecca, and their two children, Hudson and Ashby.

**Tim Schere, CFA®**  
**Private Wealth Advisor**  
**Family Wealth Director**



Drawing on 20 years of diverse financial services industry experience and training as a Chartered Financial Analyst®, Tim Schere provides highly customized advice and investment services to private clients, retirement plans and corporate plans. Prior to teaming up with his current partners, Tim led the Asset Allocation and Quantitative Analysis Group for Deutsche Bank Alex Brown, where he provided advice and analysis on asset allocation and portfolio structure to the firm's top clients around the country.

Tim graduated from The University of Chicago and currently serves as Treasurer of St. Elizabeth's School Foundation. An avid baseball fan, he lives in Baltimore City with his wife, Val Perez-Schere, and their three children.



**Trevor Ferrill**  
**Financial Advisor**

Trevor Ferrill focuses on working with affluent individuals and their families providing customized investment advice and solutions. With 23 years of industry experience, Trevor advises clients on portfolio construction, asset allocation, retirement planning, liquidity events, and insurance.

Trevor is a graduate of Towson University and serves on the finance committee of both The School of the Cathedral of Mary Our Queen and the Church. Trevor lives in Towson with his wife, Jessica and their three children. Trevor spends his free time coaching basketball, playing racket sports, collecting guitars and is an avid motorsports enthusiast.



**Paul Gladkowski**  
**Consulting Group Analyst**

Paul Gladkowski joined Morgan Stanley's Private Wealth Management Group in February 2014, along with the other members of the Clifford/Waters team. Paul's 19 years of financial experience include 15 years with the Clifford/Waters group with the primary responsibilities of performance analysis and reporting for clients. Prior to the Clifford/Waters Group, Paul held positions as a margin analyst and performance reporting analyst.

Paul's current responsibilities include asset allocation modeling, performance reporting, and risk analysis. He is also responsible for creating custom reporting and financial planning to further improve client/advisor interaction.

Paul earned a BS Business Management, Finance from Towson University, and a Master's of Science, Finance at Loyola University Maryland. Paul lives in Towson, MD with his wife, Kristin, and their son, Owen.



**David Rivkin**  
**Registered Associate**

David Rivkin joined the Clifford/Waters Group in 2016 as a PWM Registered Client Associate after beginning his career as an advisor for Merrill Edge where he obtained his Series 7 and 66 licenses. In addition to his 3 years of industry experience, David received his MBA from Loyola University MD after earning a BS degree in Psychology from James Madison University and is currently pursuing a CFP® designation.

David grew up in Laurel, Maryland and currently resides in Fells Point (Baltimore). David is responsible for servicing client's needs, digital marketing, market research, team administration and efficiency, goals based financial planning and performance reporting.



**Lindsay Eikenberg**  
**Registered Associate**

Lindsay Eikenberg joined the Clifford/Waters Group in August 2017 as a PWM Registered Client Associate with 7 years of industry experience. Prior to Morgan Stanley, Lindsay held positions with PNC Bank as a Financial Sales Consultant and Merrill Edge, where she obtained her series 7 and 66 licenses and worked as a Trust Case Manager. Lindsay earned a BS in Business Administration, Marketing from Towson University.

Lindsay grew up in Timonium, Maryland and currently resides in Hampden (Baltimore). Lindsay is responsible for all administrative matters for the Clifford/Waters Group, as well as assisting with account openings, asset movements, account transfers and servicing client's needs.