Morgan Stanley

Working with The Flatt / Hawk Group at Morgan Stanley

We live in a world of information overload and seemingly endless options. It’s easy to become overwhelmed. What is best for you? What is best for your loved ones? At The Flatt / Hawk Group we guide you through these questions, among many others, to offer and apply the most appropriate solutions for your specific needs.

Choosing the right financial advisor and the right firm takes time. These decisions are built on knowledge, needs and trust. The choice you make today will likely impact your financial decisions for years to come. Time is one asset we cannot get back, so we take the time up front to help ensure you are fully aware of the options accessible to you that align with your personal risk tolerance and wealth planning needs.

The Pre-Commitment Process: 4 Steps

- Introductory Meeting
- Discovery Meeting
- Financial Plan Review
- Decision & Implementation

Introductory Meeting:

Before any commitments can be explored each party must establish trust and a solid understanding of each others needs and the services offered. In the introductory meeting we are here to simply learn more about you. We also answer all of your initial questions about us.

Discovery Meeting:

After learning what’s most important to you we can more effectively share the services we offer that apply directly to your situation and meet your specific needs. After the meeting we send you a link to create a Morgan Stanley Online login. This is used to safely upload and securely share your personal financial documents into our Digital Vault, which we utilize to build your plan.

Financial Plan Delivery:

Financial plan presentations map out essential factors that play into your financial success: areas such as employee and employer contributions, liquidity events and insurance coverage. We examine all relevant financial information to provide a comprehensive asset allocation analysis. This ensures a comprehensive financial plan.

Decision & Implementation:

Once the plan has been refined we discuss the next steps to implement the plan. The new client onboarding process includes areas such as: timing and transition of assets, setting up automatic withdrawals, linking outside bank accounts, etc. We make the transition to becoming a client simple and smooth.

Morgan Stanley

With over 25 years of combined experience** in the financial services industry, The Flatt / Hawk Group has the experience and knowledge to offer and implement the solutions you deserve.

Left to Right: Cody Flatt, Financial Advisor - Aaron Hawk, Financial Advisor - Adam Link, Wealth Management Associate

2023 Euromoney Award

Morgan Stanley received the 2023 Euromoney Award – World's Best Bank 5X Over. Also named “America’s Best Bank for Wealth Management.”

Differentiators: “Why should I choose The Flatt / Hawk Group?”

Tailored & Tactical: Personal

We do not place every person in the same few models based on their age and risk tolerance. You are more than a number or the product of an algorithm. We review your needs and make our decisions based on current and projected market conditions.

Investment Options: Alternatives

At Morgan Stanley we have the premier alternative investment desk in the industry. To manage your exposure to risk, we subject the firms on our alternatives platform to rigorous review. We are committed to looking out for your best interest.

Next Generation Planning: Now

Many have the desire to leave a financial legacy to their loved ones. We believe your beneficiaries benefit from financial literacy. We involve them early in the planning process to ensure all parties goals and plans are clear and considered.

The Client Experience:

Safe and Secure Document Sharing

THE DIGITAL VAULT: SIMPLE AND SAFE

- There are inherent risks when sending highly confidential documents through email. We utilize the Digital Vault to alleviate anxiety and increase security.
- Available through your Morgan Stanley Online (MSO) account via web browser and through our phone app!

Open Door Policy

WE ARE ACCESSIBLE

- Some advisors have strict gatekeepers, but we believe in ease of access. We know that we work for you and we take that honor seriously.
- All of our team members spend time understanding and meeting with all clients. This way if someone is out of the office or unavailable there is someone familiar just a phone call or email away.

Consistent Connection

QUARTERLY OR SEMI-ANNUAL MEETINGS

- We meet based on a schedule determined in our Decision & Next Steps Meeting.
- Frequent touchpoints ensure we’re up to date on your latest life changes, and we’re positioning your portfolio accordingly.

Real Time Financial Plan Monitoring

ANALYTICS IN THE PALM OF YOUR HAND

- We utilize the Portfolio Risk Platform (PRP), which is a state-of-the-art wealth management platform that enables us to identify and better understand risks and business opportunities across our clients’ and prospects' portfolios.
- Once your financial plan is adopted, we make it accessible within your Morgan Stanley Online (MSO) account. This allows you to know your probability for success at all times. If anything changes you’re able to email us directly through MSO at anytime.

Morgan Stanley

Cody Flatt, Financial Advisor
Morgan Stanley
4300 E 53rd Street, Suite 300
Davenport, IA 52807
Phone: +1 563 344 4338
Cell: +1 480 907 4689
Fax: +1 563 265 6938
Cody.Flatt@morganstanley.com
NMLS ID 2390616

Aaron Hawk, Financial Advisor
Morgan Stanley
4300 E 53rd Street, Suite 300
Davenport, IA 52807
Phone: +1 563 344 4334
Cell: +1 563 949 9078
Fax: +1 563 344 4356
Aaron.Hawk@morganstanley.com
NMLS ID 2390617

**Over 25 years combined experience: Cody Flatt 19 years, Aaron Hawk 2 years, Adam Link 6 years

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at http://www.morganstanleyindividual.com or consult with your Financial Advisor to understand these differences.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC (“Morgan Stanley”) recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor’s individual circumstances and objectives. Past performance is no guarantee of future results.

The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App Store℠ and Android™ on Google Play™. Standard messaging and data rates from your provider may apply.

The Portfolio Analysis report (“Report”) is generated by Morgan Stanley Smith Barney LLC’s (“Morgan Stanley”) Portfolio Risk Platform. The assumptions used in a Report incorporate portfolio risk and scenario analysis employed by BlackRock Solutions (“BRS”), a financial technology and risk analytics provider that is independent of Morgan Stanley. BRS’ role is limited to providing risk analytics to Morgan Stanley, and BRS is not acting as a broker-dealer or investment adviser nor does it provide investment advice with respect to the Report. Morgan Stanley has validated and adopted the analytical conclusions of these risk models.

Any recommendations regarding external accounts/holdings are asset allocation only and do not include security recommendations.

IMPORTANT: The projections or other information provided in a Report regarding the likelihood of various investment outcomes (including any assumed rates of return and income) are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Hypothetical investment results have inherent limitations.

•There are frequently large differences between hypothetical and actual results.

•Hypothetical results do not represent actual results and are generally designed with the benefit of hindsight.

•They cannot account for all factors associated with risk, including the impact of financial risk in actual trading or the ability to withstand losses or to adhere to a particular trading strategy in the face of trading losses.

•There are numerous other factors related to the markets in general or to the implementation of any specific strategy that cannot be fully accounted for in the preparation of hypothetical risk results and all of which can adversely affect actual performance.

Morgan Stanley cannot give any assurances that any estimates, assumptions or other aspects of the risk analyses will prove correct. They are subject to actual known and unknown risks, uncertainties and other factors that could cause actual results to differ materially from those shown in a Report.

Morgan Stanley Smith Barney LLC. Member SIPC.
CRC 6303163 1/24