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INDIANAPOLIS FINANCIAL PROFILES

A Time for Everything

Kairos Legacy Group at Morgan Stanley provides values-based guidance for complex financial challenges.



FROM LEFT TO RIGHT: Larry Haler, Wealth Management Associate; Brad Hulse, CFP®, CIMA®, CAP®, CEPA®, Senior Vice President; Caleb Quick, CIMA®, CFP®, Senior Vice President; Barbara Austin, Portfolio Associate, Financial Planning Specialist; and Dean Crandall, CFP®, CPRC®, CEPA®, Senior Vice President.

One of the biggest decisions business owners must make—exit planning—is often made without adequate research.

“With too little attention paid to the personal and financial details, it’s no wonder an estimated 75% of business owners regret selling their company within a year*,” says Brad Hulse, CFP®, CIMA®, CAP®, CEPA®, Senior Vice President of Kairos Legacy Group at Morgan Stanley.

The group includes Hulse; Dean Crandall, CFP®, CPRC®, CEPA®, Senior Vice President; and Caleb Quick, CIMA®, CFP®, Senior Vice President, who have a combined 93 years’ experience** guiding businesses and families with complex financial lives. Their most important piece of advice? Begin exit, legacy, and retirement planning years in advance.

Successful owners and executives are used to taking an objective approach to growing

their business. But the art of making emotional decisions about divesting ownership and leaving a legacy isn’t often taught in business school. “Even if it’s uncomfortable, it’s crucial to include family members in these conversations. Otherwise, circumstances may ultimately decide how your wealth is used and how meaningful your post-retirement lifestyle will be,” explains Crandall.

Backed by world-class firm Morgan Stanley, members of the Kairos Legacy Group are prepared to comprehensively serve clients with remarkably complicated challenges. They have extensive experience in the areas of financial planning, portfolio construction, alternative investing, philanthropy, and exit planning. Both Hulse and Crandall have met the rigorous requirements of the Exit Planning Institute’s Certified Exit Planning Advisor (CEPA®) designation. As leaders within the

Morgan Stanley

Christian Focus Group at Morgan Stanley and Certified Kingdom Advisors®, they help those who wish to align business practices, investments, and giving with their faith.

“Whether structuring an investment portfolio or considering the sale of a business,” Quick observes, “we strive to help our clients keep more of their wealth on an after-tax basis, because the power of compounding only works on money you keep.”

Looking Ahead

Kairos Legacy Group’s own exit strategy aims to provide for decades of continuity. “We’ve built our practice with an eye to the future,” says Hulse, who recently welcomed the first of many anticipated fourth-generation clients. With this in mind, the group has carefully recruited younger, like-minded advisors who speak the language of men and women beginning their careers, starting families, or launching new businesses of their own.

The group’s approach to stewarding wealth is methodical, systematic, disciplined, and detail oriented. Each client’s personally tailored plan is constantly monitored and adapted in response to life’s changes. The team aims to have a reputation as excellent teachers: less jargon, more clarity. Their intentional efforts to provide clear, objective information continue throughout the relationship. Clients and advisors set time on their calendars for regular contact to simply check in, review progress, and discuss timely topics.

“The bottom line?” concludes Crandall. “By being a source of reliable information, we can help enable clients to use more of their energies to run businesses, pursue dreams, and spend more time on the things they value most in life.”

* “The Exit Planning Community 2020,” The Exit Planning Institute, Westlake, OH 44145.

** Brad Hulse, Financial Advisor, 39 years; Dean Crandall, Financial Advisor, 38 years; Caleb Quick, Financial Advisor, 12 years.

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