

The Boston Group at Morgan Stanley

Six Financial Questions People Ask When Retiring

“How do I replace the income I’ve been earning when I retire?”

“What’s the best way to reposition my assets in retirement?”

“What happens if my spouse or I require long-term care?”

“How will recent changes in inheritance laws affect me?”

“When is the best time to start taking my Social Security benefits?”

“Are there tax-efficient ways to pass on money to subsequent generations?”

For most of your life, you’ve been planning for retirement, to ensure you have the wealth you need to live a satisfying post-work life. However, as your goals and requirements shift, substantial adjustments for **living** in retirement may be needed. The Boston Group at Morgan Stanley has the knowledge, experience and credentials to help you successfully make the most of your retired life.

The Boston Group at Morgan Stanley: Helping seniors live the life they choose

In retirement, how you invest and manage your wealth may require different strategies and tactics. We recommend that retired (or retiring) clients should reevaluate issues like these:

INVESTMENT GOALS AND STRATEGY: As your goals change, your investment portfolio may need to shift toward greater income while still delivering enough growth to sustain your retirement.

INCOME REQUIREMENTS: How does retirement affect your cash flow? Clarifying your needs and preferences is crucial for ensuring adequate income.

LONG-TERM CARE PLANNING: For many people, this potentially large expense can be made less intrusive with careful planning and intelligent wealth management.

WEALTH PROTECTION: As you retire, what steps should you take to ensure you and your family are cared for in the event of illness, death or other life-changing events? And what about taxes?

WEALTH TRANSFER: Even if you already have a plan for transferring wealth to future generations, circumstances may have evolved. With fundamental changes in inheritance law, it’s a good time for reassessment.

PHILANTHROPIC PLANNING: There are many options for supporting a cherished cause or organization. Many offer tax benefits and/or income opportunities.

SOCIAL SECURITY PLANNING: Your existing approach to Social Security may differ greatly from our recommendations today. We help clients understand how to maximize this previously earned benefit.

THE BOSTON GROUP AT MORGAN STANLEY

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<https://advisor.morganstanley.com/the-boston-group>



Our S.T.A.R. Process

For new clients, we implement a four step process to help you reach your goals:

Search

A deep dive into your existing financial picture, goals and preferences

Tactics

A thorough exploration of your options and our recommendations

Action

A measured implementation of your preferred strategy

Review

A regular update of performance and adjustment, as needed

Why Choose The Boston Group

EXPERIENCE

Our advisors have been managing money for half a century, living through every kind of economic shift and market adjustment.

CREDENTIALS

We have the training and knowledge necessary to handle all aspects of wealth management.

RESOURCES

As part of Morgan Stanley, we have access to whatever specialized expertise you require.

SECURITY

Our team is positioned for the long term, with a plan in place for multigenerational continuity.

SERVICE

We are dedicated to providing a first-class client experience, with a deeply informed staff and high standards for quality.

Meet the Team



Stephen Howlett

*Executive Director
Wealth Management
Financial Advisor
Insurance #376419*

“I’ve worked with clients since the 1970s, helping them through both massive growth and significant bumps. Experience counts.”



Brent Crouch

*Senior Vice President
Wealth Management
Financial Advisor*

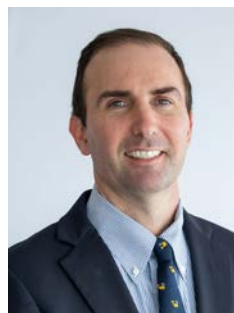
“Having been a branch manager, I know how to find the resources and solutions our clients need for any situation.”



Danene Cronin, CIMA®

*Vice President
Financial Advisor*

“More and more, clients want to work with an advisor who can help with every decision about money. That’s a cornerstone for our team.”



Jed Gilfoy, CFP®

*Financial Advisor
Insurance #18959062*

“My Certified Financial Planner™ designation reflects my knowledge and experience in creating and executing effective wealth management plans.”

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Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

Since long-term care insurance is medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy may require a medical exam. Actual premiums may vary from any initial quotation.

Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company.

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