WEALTH MANAGEMENT

Morgan Stanley

The Enns Group at Morgan Stanley

Morgan Stanley
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Why Clients Choose The Enns Group

The Enns Group is a Chicago based family wealth management team overseeing and coordinating the financial affairs of a select group of families and individuals. Our mission is to harness our countless years of industry experience in order to help our clients achieve what is most important to them both personally and financially. Our relentless focus on our clients is demonstrated through three core principles:

EXTENSIVE CAPABILITIES

- A team with the optimal mix of experience, intellect, and longevity that allows us to provide insights through the many stages of our clients' and their children's lives
- A deep understanding of the markets, innovative products, and financial planning allows us to develop strategies that are tailored to our clients' specific goals
- Access to global resources from one of the world's largest wealth management companies, offering the broadest platform of solutions to meet client' needs

Benefit: A trusted team that helps clients navigate through complex markets

DISCIPLINED PROCESS

- We take the time to get to know our clients and understand their entire financial picture. We seek to understand their goals, risk tolerance, and legacy concerns.
- We *build tax efficient comprehensive plans that* help *manage risk* appropriately and address clients concerns from wealth accumulation through to legacy planning
- Ongoing monitoring helps clients stay the course, understand the impact of emotions on investing, and allows us to anticipate, prepare, and act

Benefit: Confidence in a personal financial plan and strategy that addresses all of our clients' wealth needs

PROACTIVE SERVICE

- We seek to go above and beyond for our clients and have built a service model that exceeds their expectations
- Regular, proactive communications and reviews help clients understand their wealth, adapt to life's changes, and stay on track with their goals
- We take an interest in our clients' lives which creates trust and builds a strong working partnership over many generations

Benefit: Advice you can rely on, across multiple generations

Extensive Capabilities

We are a knowledgeable team with the optimal mix of experience and intellect that allows us to provide insights through the many stages of our clients' lives.

- Access to a **team of specialists** with in-depth knowledge of the various disciplines of wealth management
- Deep understanding of the markets, innovative products, and financial planning
- Experienced, responsive **client support,** that seeks to build long-term multigenerational relationships
- Access to global resources and the **broadest platform of solutions** to meet client' needs

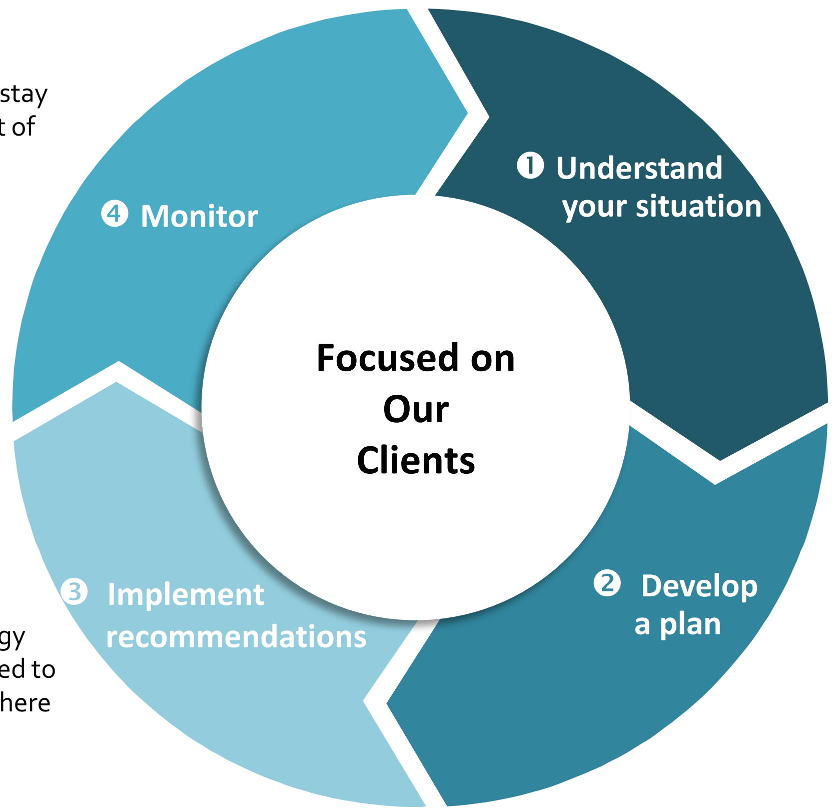
A trusted team that helps clients navigate through complex markets

Disciplined Process

We seek to give our clients confidence in a personal financial plan and strategy that addresses all of our clients' wealth needs

Ongoing monitoring helps clients stay the course, understand the impact of emotions on investing

We take the time to get to know our clients and understand their entire financial picture.

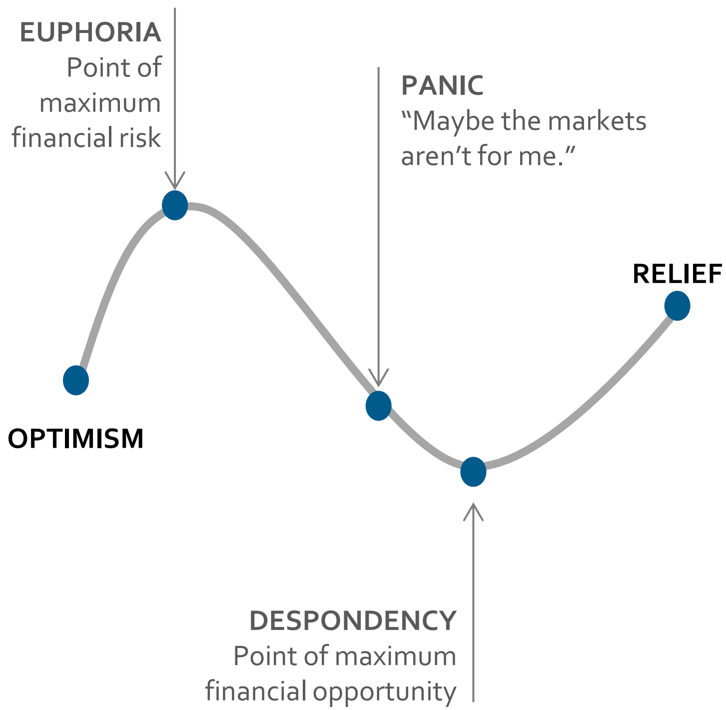


Implement an investment strategy backed by solid research, designed to grow your assets and take you where you want to go.

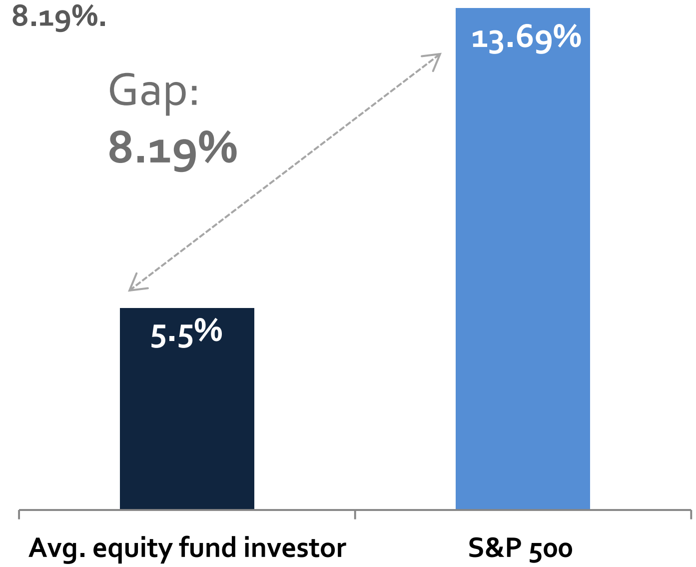
We build tax efficient comprehensive plans that help manage risk appropriately and address clients concerns

Impact of Emotions on Investing

When client emotions take over, results have lagged.[1]



In 2014, the average equity mutual fund investor underperformed the S&P 500 by a margin of 8.19%.



[1] **Annualized Returns 1985-2014. DALBAR: Quantitative Analysis of Investor Behavior, 2015.** The report covers January 1, 1985 to the period ending December 31, 2014.
S&P 500 Index: Widely regarded as the best single gauge of the US equities market, this world-renowned index includes a representative sample of 500leading companies in leading industries of the US economy. Although the S&P 500 focuses on the large-cap segment of the market, with approximately 75% coverage of US equities, it is also an ideal proxy for the total market. An investor cannot invest directly in an index. Past performance does not guarantee future results, which may vary.

For Illustrative Purposes Only.
Source: Goldman Sachs Asset Management, 2015.

Solutions Beyond Investments

We offer a comprehensive suite of specialty services to help manage the complex financial affairs of our clients.

Estate Planning

Investment Management

Tax Sensitivity Reviews

Business Succession Planning

Education Saving

Retirement Planning

Lending Solutions

Succession and Legacy Planning

Proactive Service

Our client relationships are the most important aspect of our business and developing them are lifelong and multigenerational commitment.

- We work with our clients and their multi-generational family members to help provide guidance, continuity, and insights for their financial needs
- Regular, proactive communications and reviews help keep clients informed of where they stand
- Team of dedicated professionals are at your service, committed to solving complex needs as they arise
- 24/7 online secure account access detailed with timely information, real-time portfolio updates and performance information

A partnership you can rely on, across multiple generations

Morgan Stanley

Key Professionals

Brian T. Enns, CFP®
Senior Vice President
Financial Advisor
Portfolio Management Director

As a Financial Advisor, Brian utilizes over 23 years of experience to define and strive to meet your goals by delivering a vast array of resources in a way that's most appropriate for how you invest and what you want to achieve. Brian helps you to preserve and grow your wealth, while having access to some of the world's most seasoned and respected investment professionals, a premier trading and execution platform, and a full spectrum of investment choices.

Born in Canada, Brian graduated from Arizona State University with a Bachelor of Science. Brian now resides in Elmhurst with his wife Casey, and two children Jake and Audrey.

Richard P. Owen
Financial Advisor
Financial Planning Specialist

Richard P. Owen is a dual citizen of the US and Australia. He has over a decade of global experience working in the Financial Services sector in London, Miami, Melbourne and Chicago. His background and experience brings to the table a unique perspective in helping people with their most important financial decisions. Richard works closely with clients to create individualized plans that meet their financial goals.

Richard resides in Elmhurst with his wife, Kristin and two children. An avid cultural explorer, Richard has traveled extensively through the US, Europe, Central America, Asia and Australia. A proud father, he is the founder of the Chicago Dad's Group; an active member of ANZACC (Australian New Zealand American Chamber of Commerce) and has keen interest in tech start-ups and sports.

Key Professionals

MICHELLE DERKOWSKI
PORTFOLIO ASSOCIATE

Michelle grew up in Rockville, Maryland and graduated from Methodist University in Fayetteville, North Carolina with a Bachelor of Science degree in Sociology and Social Work. She has worked in the financial services industry since 1992 and holds several professional licenses including FINRA Series 7, Series 63, and Series 65. Michelle handles all of the teams account administration and client communications. Her inherent disposition to always help others, leads her to provide thorough, caring, and personal service to each client. Michelle enjoys traveling and spending time with her family. She resides in Elmhurst, Illinois with her husband Dave, and two daughters, Julia and Lauren.