



# **THE HAMILTON RETIREMENT PLANNING GROUP AT MORGAN STANLEY**

Helping individuals and their families achieve a  
successful and rewarding retirement



Left to Right: Christopher Briley, *Financial Advisor*; Miles Gill, *Financial Advisor*; Thomas Riordan, *Financial Advisor*; Brad Welch, *Financial Advisor*; Kyle Hummer, *Financial Advisor*; Shane Hefty, *Financial Advisor*; Teri Craig, *Director of Investments*; Benjamin Panos, *Financial Advisor*; Jennifer Butler, *Sr. Client Service Associate*; Gordon Hamilton, *Financial Advisor*; Jack Bahlinger, *Financial Advisor*; Kara Pryor, *Sr. Client Service Associate*; Noah Brown, *Client Service Associate*; Hattie Sigler, *Client Service Associate*; Ana Sigler, *Financial Advisor*.

## THE HAMILTON RETIREMENT PLANNING GROUP

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5001 Spring Valley Road, Suite 900W  
Dallas, TX 75244

214 661 7143/MAIN  
800 821 6119/TOLL-FREE  
816 932 7836/FAX

[advisor.morganstanley.com/hrpg](http://advisor.morganstanley.com/hrpg)



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# DEFINING AND PURSUING YOUR IDEAL RETIREMENT

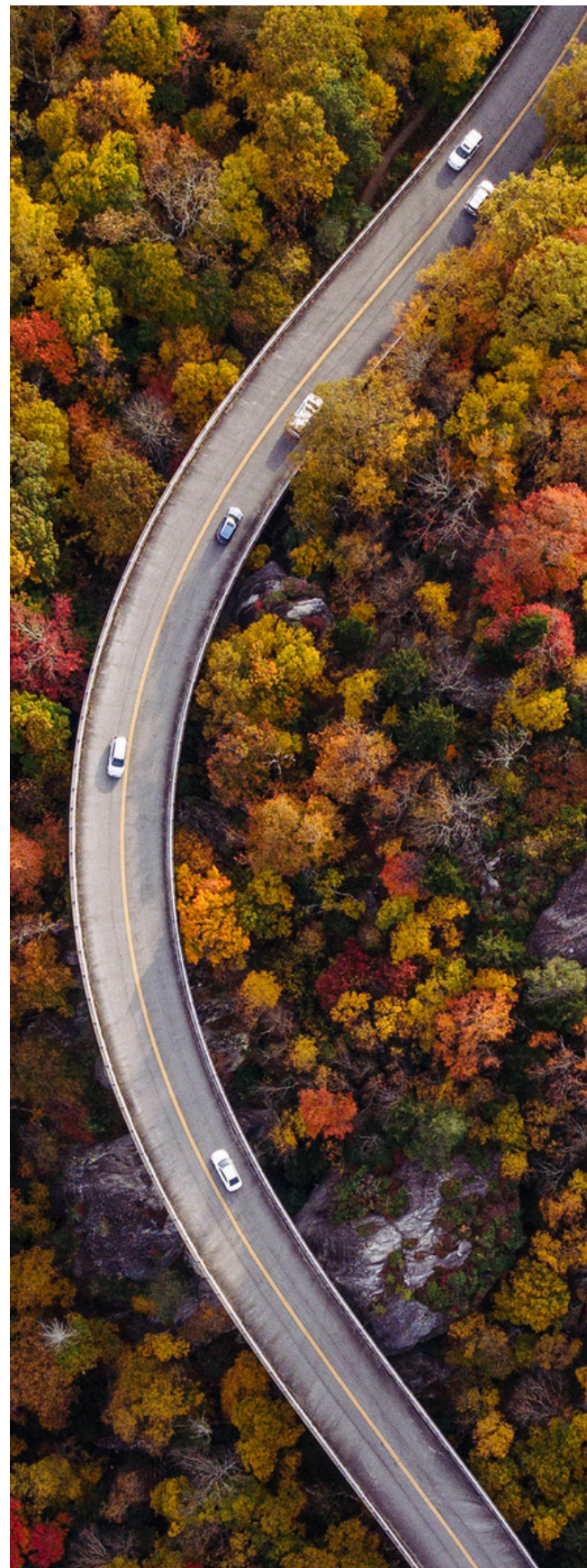
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Virtually all wealth management firms offer retirement planning services. However, The Hamilton Retirement Planning Group at Morgan Stanley is one of the few that concentrate exclusively on retirement.

Founded in 1988, our team has been dedicated to the unique and complex issues associated with retirement, having helped hundreds of clients navigate this process seamlessly and effectively.

Most of our clients come to us about 10 years before retirement while still enjoying successful careers and steadily saving and investing for the future. These are the clients we focus on serving.

As longtime retirement professionals, we've encountered nearly every possible scenario among our clients, including a wide range of financial knowledge, income levels, career paths and backgrounds. We will apply this extensive experience to your particular needs and objectives, resulting in a strategy customized just for you.





# WEALTH PLANNING

## PLANNING FOR MULTIPLE GENERATIONS

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For decades, The Hamilton Retirement Planning Group has focused on planning for retirement.

As employee compensation packages have increased in complexity, we've broadened the scope of our planning to include equity compensation (restricted stock units, stock options, and so on), deferred compensation, and supplemental retirement plans.

The increased complexity of these client situations leads to increased personalization in the wealth plan to help minimize taxes during the working years in an effort to enhance outcomes in retirement and beyond. Enhanced strategies to pass wealth on to the next generation via trusts, education savings, and other estate planning strategies are a requirement of the complexity of the wealth plan.

We naturally work with our clients' children and grandchildren to maintain continuity in our clients' wealth plan; this includes long-term goals like retirement planning, but also short-term and mid-term goals such as buying a first home, education planning, and establishing reserves for unexpected expenses.

Everyone in the family has access to the same benefits and services from The Hamilton Retirement Planning Group.

Short-Term Goals (1-5 Years)	Mid-Term Goals (6-10 years Retirement)	Long-Term Goals (11+ years)
<ul style="list-style-type: none"><li>•Establish Education savings</li><li>•Save for retirement</li><li>•Accumulate \$100,000 for House Down Payment/ Expenses</li><li>•Maintain Reserves for Unexpected Expenses</li><li>•Mitigate taxes on non-retirement investments</li></ul>	<ul style="list-style-type: none"><li>•Pay for education</li><li>•Save for Retirement</li><li>•Pay off mortgage</li><li>•Continue to invest in a tax efficient manner</li></ul>	<ul style="list-style-type: none"><li>•Maintain or improve current standard of living</li><li>•Travel the world!</li><li>•Volunteer for Underserved/Need</li><li>•Medical Mission Trip</li><li>•Help children &amp; future grandchildren</li></ul>

This material has been prepared for illustrative 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.



## RETIREMENT TRANSITION SERVICES

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You've been successful at creating wealth for yourself and your family. Now, the transition to retirement requires a fresh mindset— instead of focusing on wealth acquisition, your goals must shift to preservation and distribution.

At The Hamilton Retirement Planning Group, we can help you turn your life savings into a steady income stream that can potentially last you a lifetime.



### **INCOME REPLACEMENT**

Aim to preserve the income stream you generated during your working years.

### **ASSET MANAGEMENT**

Adjust your portfolio to emphasize preservation and growth that outpaces inflation.

### **INVESTMENT ADVICE**

Chose investment products that compliment your needs while considering factors such as your time horizon, risk tolerance and financial goals.

### **RETIREMENT PLAN ASSISTANCE**

Understand your options regarding your IRA or 401(k) plan.



### **CLIENT EDUCATION**

Learn how current economic conditions, as well as tax and regulatory changes, may affect your retirement plans and finances.

### **FAMILY INSURANCE PLANNING FOR PROTECTION**

Ensure you have current and future financial security in place for your loved ones.

### **TAX-EFFICIENT MANAGEMENT**

Increase your income stream while reducing your tax payments.

### **LEGACY PLANNING**

Leave more of your wealth to your beneficiaries through a comprehensive, proactive plan.

### **CONCENTRATED STOCK MANAGEMENT**

Watch for tax implications as you diversify beyond company stock.

# CREATING YOUR FINANCIAL PLAN

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To be truly effective, your retirement plan must reflect the entirety of your personal and financial life. We believe the key to building a successful strategy is comprehensive advance planning. This begins with articulating your personal priorities, clarifying your concerns and establishing your long-term expectations.

That's why the first step in our retirement planning process is to get to know what truly matters most to you, as well as what you hope to achieve in the coming years; by doing this we are better able to craft a plan that helps allow you to achieve the future you envision.



## 1 DISCOVER

We help you identify your aims for your wealth and examine your current and future income sources and cash-flow needs. We also consider factors like tolerance for risk, tax concerns, liquidity requirements and time horizon.

## 2 Plan

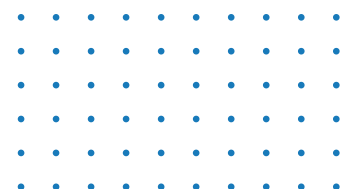
We propose a financial plan and asset allocation designed to help meet your goals. Our advice may encompass issues beyond retirement planning, such as business continuation, tax-efficient management and wealth transfer.

## 3 Implement

Once your plan is in place, we closely monitor your portfolio and regularly review it together. And if your circumstances change, we'll revise your strategy and reposition your assets to reflect your new needs and goals.

## 4 Review

We'll work closely with you to bring the various components of your plan to life, helping you select from the hundreds of investment management firms available to you and identifying specific stocks, bonds and other securities that have met our rigorous screening process and may be appropriate for your portfolio.









# OUR ADVISORS

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**Gordon Hamilton, CRPC™**

Managing Director  
Financial Advisor

Gordon Hamilton III is a Managing Director and a Financial Advisor with The Hamilton Retirement Planning Group at Morgan Stanley in Kansas City, Missouri. He began his career in 1987 and has been with Morgan Stanley and its predecessor firms for his entire career. Gordon holds a bachelor of business administration in finance from Southern Methodist University. During his long, distinguished career, Gordon has addressed virtually all facets of retirement planning. In doing so, he has helped many clients accumulate assets for their retirement and create conservative strategies designed to generate a steady income stream throughout their leisure years.



**Christopher Briley, CRPC™**

Sr. Vice President  
Financial Advisor

Chris Briley is a Senior Vice President and Financial Advisor within The Hamilton Retirement Planning Group at Morgan Stanley. He joined the team in 2004. Chris earned his bachelor of arts degree at the University of Kansas, where he majored in both communications and psychology. Chris works diligently to build strong personal relationships with his clients. He is deeply committed to analyzing each client's total financial situation carefully, including his or her specific needs and concerns, and creating custom solutions to help the client achieve/obtain a comfortable retirement.



**Thomas Riordan, CRPC™**

Sr. Vice President  
Financial Advisor

Tom Riordan is a Senior Vice President and Financial Advisor within The Hamilton Retirement Planning Group at Morgan Stanley. He joined the group in 2002 while earning his bachelor of science degree in finance and economics at Rockhurst University. Tom enjoys developing a deep and personal relationship with his clients as they work together to create their long-term retirement goals. He has spent his entire 20-year career at Morgan Stanley, where he has strived to develop a tailored portfolio for each client, with an ultimate focus on preservation and income strategies, positioned for long-term success.



**Kyle Hummer, CRPC™**

Sr. Vice President  
Financial Advisor

Kyle Hummer is a Senior Vice President and Financial Advisor with The Hamilton Retirement Planning Group at Morgan Stanley. He joined the team in 2007 while earning his business administration degree at Rockhurst University. Since joining the team, Kyle has developed specific experience in helping clients create comprehensive retirement plans that help meet their short-term needs and long-term goals. In delivering value to his clients as a Financial Advisor, he can provide insight into the many often-overlooked pitfalls and nuances of achieve/obtain a comfortable retirement.



**Benjamin Panos, CRPC™**

Sr. Vice President  
Financial Advisor

Ben Panos is a Senior Vice President and Financial Advisor with The Hamilton Retirement Planning Group at Morgan Stanley. He joined the group in 2003 while earning his bachelor of science degree in finance and economics at Rockhurst University. Throughout his long tenure with Morgan Stanley, Ben has continually focused on helping clients grow and preserve their wealth during various types of market and economic environments, in accordance with clients' investment objectives, risk-tolerance levels and personal concerns.



**Brad Welch, CRPC™**

Vice President  
Financial Advisor

Brad Welch is a Vice President and Financial Advisor within The Hamilton Retirement Planning Group at Morgan Stanley. He joined the group in 2011 after earning a bachelor of science degree in business marketing at Rockhurst University. Brad has a strong work ethic, a deep personal commitment to his profession and great empathy for others. He enjoys getting to know what's important to people for the purpose of using his talent, knowledge and experience to help make a notable difference in their lives.



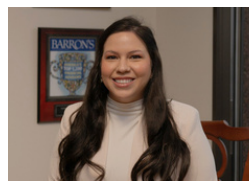
# OUR ADVISORS

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**Jack Bahlinger, CRPC™**  
Financial Advisor

Jack Bahlinger is a Financial Advisor within The Hamilton Retirement Planning Group at Morgan Stanley in Clayton, Missouri. He joined the group in 2013 while earning his bachelor of science degree in accounting and finance at Rockhurst University. Jack is primarily responsible for introducing the full range of retirement planning services offered by the group to prospective clients. He is extremely knowledgeable about the group's far-reaching capabilities as well as the broad spectrum of global services offered by Morgan Stanley.



**Ana Sigler, CRPC™**  
Associate Vice President  
Financial Advisor

Ana Sigler is a Financial Advisor and Associate Vice President with The Hamilton Retirement Planning Group at Morgan Stanley in Clayton, Missouri. She joined the group in 2023 after beginning her career advising in 2017. She holds the Chartered Retirement Planning Counselor (CRPC) designations. Ana earned her Bachelor of Science degree in Accounting from Truman State University. Originally born and raised in Peru, Ana immigrated to the United States at age 9 and has called St. Louis her home for the last two decades. As a native Spanish speaker, she can provide a further personalized experience to many of her clients, as well as a distinctive perspective and culture to the practice.



**Miles Gill, CFP®**  
Associate Vice President  
Financial Advisor  
Portfolio Manager

Miles Gill is a Financial Advisor who serves within The Hamilton Retirement Planning Group at Morgan Stanley in Dallas, Texas. He joined the group in 2016 and relocated from Kansas City to Dallas in 2021 to expand the team's footprint for our clients. He holds a bachelor of science degree in finance and a masters of business administration with a concentration in finance from the University of Kansas. His focus is ensuring clients in the greater DFW area receive an exceptional level of service, helping educate prospective clients on the vast array of Morgan Stanley's resources, and tailoring customized retirement planning solutions for our clients and prospective clients. He meticulously reviews each client's unique financial situation so they can potentially be confident in their retirement years.



**Shane Hefty, CFP®, CRPC™**  
Assistant Vice President  
Financial Advisor  
Portfolio Manager

Shane Hefty is a Portfolio Manager, Financial Advisor and an Assistant Vice President with the Hamilton Retirement Planning Group. In addition to advising high and ultra-high-net-worth clients and their families, Shane's responsibilities include leading the team's investment committee, overseeing the financial planning processes, and managing the business operations for the Group. For multi-generational families, Shane works with the children and grandchildren of families to provide advice and savings plans for competing goals during their working lives such as buying a larger home, insurance reviews, and saving for their children's education. He believes the most important part of a wealth plan is the intent – why are these goals important? Whatever the intent, the financial plan and corresponding investment strategy are deeply personal.

# OUR CONCIERGE SERVICES

The Client Concierge Team was formed for the sole purpose of enhancing your experience with The Hamilton Retirement Planning Group at Morgan Stanley—to help you continue to enjoy the highest possible level of attention and care.

The core competencies of your Concierge Team include:

## COMPREHENSIVE REVIEWS

One of our group's overall strengths is the ability to collaborate. A Financial Advisor within the Concierge Team will work with your primary Financial Advisor to review your account and make recommendations that are in alignment with your goals.



## CLIENT EDUCATION

We recognize how beneficial it is for our clients to understand not only the “how” but also the “why” of what we do. Statement reviews, portfolio evaluations and risk analyses, and needs analyses are examples of how we can help our clients learn and understand.



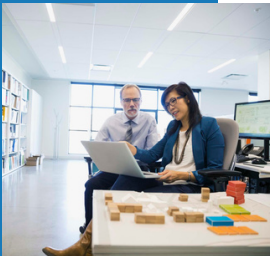
## TRANSACTIONAL SERVICING

Whether it's making a deposit or withdrawal, setting up online account access, adding external accounts for financial planning, enrolling in e-delivery, or implementing automatic bill pay or funds transfers, the Concierge Team is happy to assist you with all your transactional needs.



## CONVENIENT COMMUNICATION ACCESS

Providing our clients with convenient and timely access to their advisors and professional staff is important to our group. With the exception of weekends and holidays, we are available every day from 8 a.m. to 5 p.m. CST via telephone at 816-932-7623 or 833-621- 3304, or email at [HamiltonGroup@MS.com](mailto:HamiltonGroup@MS.com).





# OUR CONCIERGE TEAM



**Ana Sigler,**  
CRPC™  
Financial Advisor



**Shane Hefty,**  
CRPC™, CFP®  
Financial Advisor



**Teri Craig**  
Director of  
Investments



**Jennifer Butler**  
Sr. Client Service  
Associate



**Kara Pryor**  
Sr. Client Service  
Associate



**Hattie Sigler**  
Client Service  
Associate



**Noah Brown**  
Client Service  
Associate

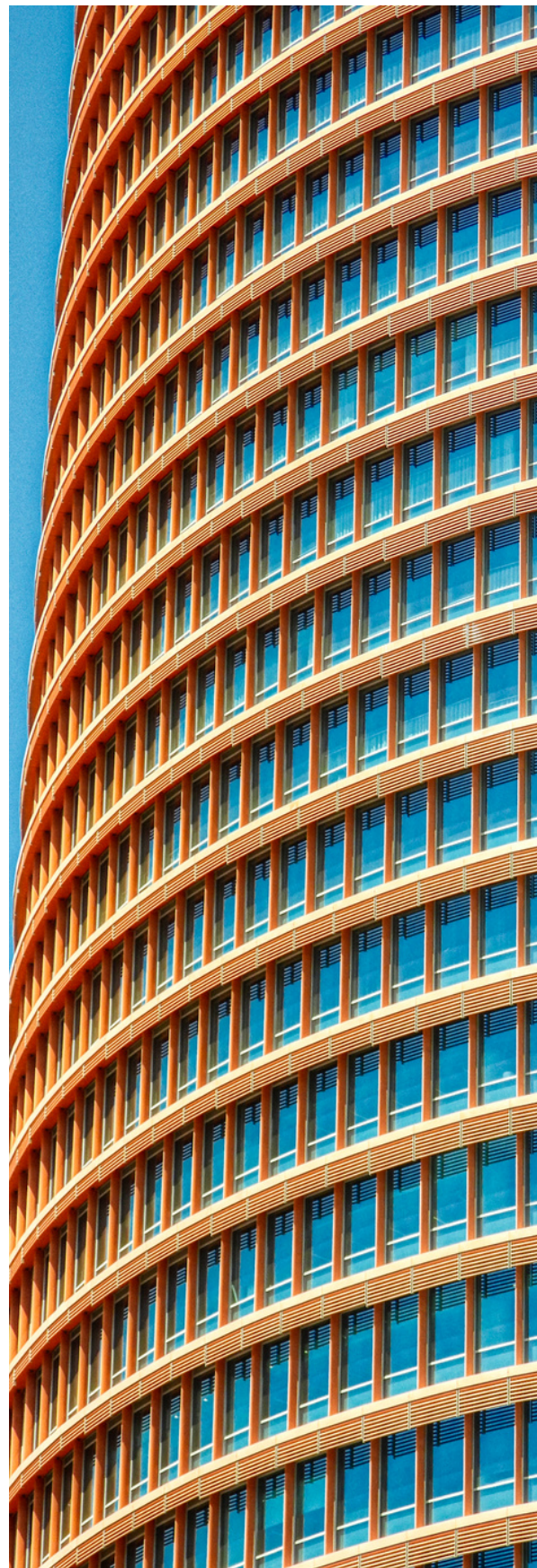
# MORGAN STANLEY

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The Hamilton Retirement Planning Group's experience and dedication are backed by the vast global resources of Morgan Stanley, one of the world's largest financial institutions, with more than \$1.5 trillion\* in assets under management. Over the past 85 years, Morgan Stanley has supported its clients with firsthand knowledge of world markets through its presence at the center of the global economy. The firm expanded its institutional-level capabilities to successful individuals and their families three decades ago, earning the trust of generations of sophisticated clients.

The powerful combination of The Hamilton Retirement Planning Group's outstanding personal service and Morgan Stanley's industry-leading money managers and financial resources gives you a premier advisory experience, complete with the dedicated services and solutions needed to help meet your complex requirements.

\*Morgan Stanley Fourth Quarter and Full Year 2023 Earnings Results, January 2024



# REALIZE THE POTENTIAL OF RETIREMENT

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Your retirement is a new beginning, with the potential to bring adventure, leisure and fulfillment. To make the most of the opportunities presented by your retirement, you need a highly trained and knowledgeable Financial Advisor.

To find out how we can help you make the most of these years, call us for an appointment.

We look forward to meeting with you.

5001 Spring Valley Road  
Suite 900W  
Dallas, TX 75244

Direct: (214) 661-7143  
Toll-Free: (800) 821-6119

[advisor.morganstanley.com/hrpg](https://advisor.morganstanley.com/hrpg)







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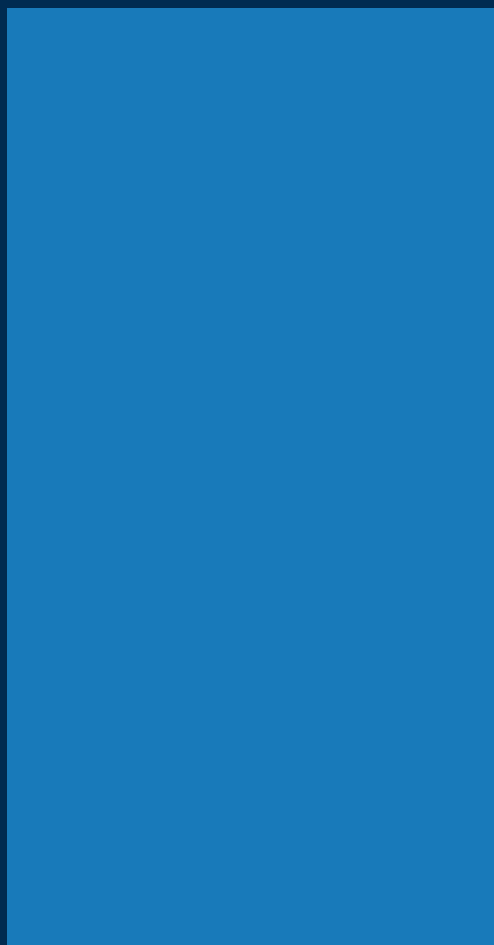
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CRC 6534655 04/2024



5001 Spring Valley Road, Suite 900W, Dallas, TX 75244  
HamiltonGroup@MorganStanley.com  
[advisor.morganstanley.com/hrpg](https://advisor.morganstanley.com/hrpg)