

Morgan Stanley

# The Ploder Group at Morgan Stanley



*Pictured Left to Right: Bo Huang, Dan Vitale, Steve Ploder, Michelle Wojkowski, David Guerrero*

## The Ploder Group at Morgan Stanley

### Areas of Focus

Financial Planning and Estate Planning Strategies  
Professional Portfolio Management  
Business Succession Planning and Exit Strategies  
Philanthropic Management  
Sustainable Investing  
Cash Management and Lending Solutions  
Alternative Investments: Private Equity/Hedge Funds/Real Estate  
Structured Products  
Fixed Income



The Ploder Group is committed to providing long-term value by prioritizing the interests of our clients and diligently preserving wealth through effective allocation of capital. Our team takes immense pride in upholding the highest standards of integrity, acknowledging that character is an invaluable trait that transcends transactional activities. Through collaborative efforts and capitalizing on education, we foster a culture of innovation and continuously explore optimal strategies to maximize returns while carefully managing risk.



## Our Story

As the world of finance evolves at an unprecedented pace, many investors struggle to maintain their focus amidst the waves of market fluctuation. The number one priority of our wealth management team is to alleviate the common human emotion of “we are long-term investors until we endure short-term losses”. In other words, we are committed to keeping investors on track, no matter what the market may throw our way. With a combination of strategic planning, innovative investment options and a dedication to personalized client care, our wealth management team is committed to helping our clients achieve their financial goals through sound investment strategies.

We are proud to emphasize that our entire team is dedicated to serving your needs, and each member possesses a valuable blend of educational accomplishments and unique qualities that contribute to our client’s success. With credentials such as CFA, CFP, MBA and experiences ranging from the financial industry to professional sports like the NFL, we bring a diverse range of perspectives to the table.

In addition to leveraging our extensive backgrounds and experience, we adopt a strategic approach by breaking down the investment universe into four distinct “buckets”: (1) Equities (2) Fixed Income (3) Alternatives (4) Volatility/Options. This deliberate categorization enables us to eliminate any ambiguities or extraneous complexities that often pervade the industry. By assigning each investment to one of these four buckets, we provide absolute clarity regarding fees, appropriate performance benchmarks, and tax efficiency considerations.

Our commitment to maintaining a transparent and straightforward investment process underscores our dedication to your financial success. We strive to ensure that every aspect of your investment journey is well-defined and easily comprehensible. With our team’s collective knowledge and the systematic approach of our investment buckets, we are focused on providing a clear path to achieving your financial goals.

## Steven Ploder, CFA<sup>®</sup>

Managing Director  
Financial Advisor

Tel: (312) 443-6202

Cell: (312) 516-2333

Steven.Ploder@morganstanley.com



As a Managing Director and Senior Portfolio Management Director at Morgan Stanley, Steve's primary focus is to provide personalized financial services to a select group of ultra-high net worth families and institutions. His professional focus lies in creating and maintaining long-term financial plans that are carefully tailored to ensure transparency, proper diversification, and tax efficiency. Steve's extensive experience allows him to leverage the full range of global resources offered by Morgan Stanley through close collaboration with divisions such as Investment Banking, Private Banking, and Estate Planning. This comprehensive approach enables him to capitalize on current market volatility and anomalies by utilizing various financial instruments.

With over 25 years of experience in the financial industry, Steve's background is extensive. He began his career at Deloitte & Touche in New York and later spent seven years at Goldman Sachs, where he worked with foreign currency options and other asset classes in both New York and London. He continued serving ultra-high net worth families and institutions at Lehman Brothers and Credit Suisse. Currently, Steve is a member of Morgan Stanley's prestigious President's Club, an elite group of the firm's top financial advisors. Steve also holds multiple specialty designations within the firm: Senior Portfolio Management Director, Lending Specialist, and Insurance Planning Director. He has also been recognized on the Forbes Best-in-State Wealth Advisors list for five consecutive years, from 2019 to 2023.

Steve's educational background includes a Bachelor of Science degree in Accounting from Lehigh University in Bethlehem, Pennsylvania, where he was also a member of the Varsity Rowing Team. He furthered his education by obtaining a Master of Business Administration (MBA) from the Kellogg School of Management at Northwestern University. As a Chartered Financial Analyst (CFA) and a Certified Public Accountant (CPA) (currently non-practicing), Steve maintains active memberships in the Chicago CFA Society and the American Institute of Certified Public Accountants (AICPA). He also serves as a member of the Center for Financial Services Advisory Council at Lehigh University.

Originally from Connecticut, Steve has called the Chicago area home for the past two decades. He currently resides in Barrington, Illinois, with his wife and three children. He is an active member of The Montana Land Reliance and is passionate about fly fishing.

## David Guerrero, CFP<sup>®</sup>, CEPA<sup>®</sup>

Financial Advisor

Tel: (312) 827-6967

Cell: (872) 772-0633

David.Guerrero@morganstanley.com



David joined Morgan Stanley in 2018 as part of its Wealth Advisor Associate program. For the past four years, David has served as a Financial Advisor with The Ploder Group.

David focuses his efforts on delivering holistic solutions to help clients achieve their financial goals by leveraging the full resources of Morgan Stanley. This includes traditional financial planning which considers each family's tax, legal, and risk management circumstances. Additionally, David helps our entrepreneurial clients navigate the various stages of the typical lifecycle ranging from the formation of a business to post-liquidity planning. By exploring their eventual exit, transition, or succession, it provides an opportunity to thoroughly understand family governance and objectives which is paramount in the development of your exclusive wealth plan.

David graduated from the University of Illinois at Urbana-Champaign, receiving a Bachelor of Science in Finance & Economics. David is a CERTIFIED FINANCIAL PLANNER<sup>™</sup> professional and a Certified Exit Planning Advisor (CEPA<sup>®</sup>). David lives in the Old Town neighborhood of Chicago with his wife and is an active supporter of his community through a variety of philanthropic endeavors. Specifically, David has been a mentor with iMentor, where he has supported Chicago Public School students in college and career readiness. He has also been a consistent reading tutor for the Working in the Schools (WITS) organization. Additionally, he has raised awareness through fundraising efforts for the Muscular Dystrophy Association (MDA) and completed the 2018 Chicago Marathon with Team MDA - Momentum fundraising team. Lastly, he is a supporter and consistent contributor to Rape, Abuse, & Incest National Network (RAINN). In his spare time, he enjoys exercising and has completed the 2019 Chicago Triathlon, and the 2018, 2019, and 2021 Chicago Marathons.

## Dan Vitale III

### Financial Advisor



Tel: (312) 419-3522

Cell: (312) 995-0486

Dan.Vitale@morganstanley.com

Dan began his tenure at Morgan Stanley as a Financial Advisor in 2021 after a successful 5-year career in the National Football League. Dan has carried the same passion & work ethic from professional sports to the world of finance.

Concentrating on select ultra-high net worth families & individuals, namely entrepreneurs and professional athletes, Dan works hands on with his clients to create specific financial strategies and implements personalized plans with an emphasis on tax efficiency & risk management. By leveraging and collaborating extensively with all the global resources of Morgan Stanley, Dan provides a transparent and comprehensive review of all financial information to best serve his client's specific needs.

By using both his intangible skills and acquired expertise, Dan helps his entrepreneurial clients navigate the numerous stages of their business cycle and explore their eventual exit (Mergers & Acquisitions). By focusing on both personal and business planning from business formation and initial fundraising to eventual merger or acquisition, Dan fully understands each client's detailed objectives for both their business and family post-transition or succession.

Dan attended Northwestern University in Evanston, Illinois where he earned a Bachelor of Science degree in Economics. After graduation, Dan was drafted in the 6<sup>th</sup> round of the 2016 NFL Draft. Dan played professional football for 5 years as a starter (Cleveland Browns, Green Bay Packers and New England Patriots) before retiring from the sport on his own terms. Dan is an avid supporter of the veteran community and involved in several charities including the Navy SEAL Foundation.

Originally from Wheaton, IL, Dan currently resides in Barrington Hills, IL. His wife (Caley) and three children (Bella, Danny IV, and Sofia) are his pride and joy. In his spare time, he enjoys physical fitness, woodworking, and camping with his family.



**Bo Huang, CFA®**  
**Portfolio Management Associate**  
**Vice President**

Phone: (312) 443-6204

Cell: (773) 485-1962

Bo.Huang@morganstanley.com

Bo is a Portfolio Management Associate with the Ploder Group and has been at Morgan Stanley since 2015. He has been in the financial services industry since 2007 and brings extensive prior experience servicing ultra-high net worth families and institutions from various roles in the Private Banking division of Credit Suisse and Northwestern Mutual Investment Services.

Bo received his Bachelor of Science in Economics from the University of Wisconsin – Madison and, in addition to being Series 7 and 66 licensed, is also a CFA® charterholder. Originally from Ann Arbor, Michigan, Bo currently resides in the Lakeview neighborhood of Chicago. In his spare time, he enjoys spending time with family and friends, staying active through various sports, and volunteering to serve at-risk communities in the city.



**Michelle Wojkowski**  
**Business Development Associate**

Phone: (312) 443-6377

Cell: (773) 485-1974

Michelle.Wojkowski@morganstanley.com

Michelle Wojkowski is a uniquely skilled professional who has been in the financial services industry since 2015. While studying Finance at The University of Kansas, Michelle became fascinated with economics, politics and the financial markets. She loves seeing in real time how everything from major world events to local policy making work together in harmony to form an efficient market.

Her ambitious path has led her to The Ploder Group at Morgan Stanley, where she effectively helps the Ploder Group with the daily maintenance and servicing client portfolios and relationships. She supports all areas of business development, client engagement efforts, and utilization of the firm's available resources to enhance the overall client experience. Michelle holds Series 7 and Series 66 certifications and brings years of experience in financial services industry to her role as the primary point of contact for the team's clientele. Her daily responsibilities include trading, transaction support, portfolio performance reporting.

Family is Michelle's number one priority in life. She married her husband, Mike, in 2021 and they recently welcomed their first son, Hudson, in June of 2022. Michelle and her family currently reside in St. Charles, IL. They are passionate about helping veterans through various organizations.

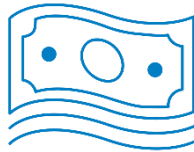
# Investment Philosophy

## The Four Buckets

By assigning each investment to one of these four buckets, we provide absolute clarity regarding fees, appropriate performance benchmarks, and tax efficiency considerations.



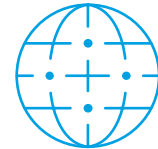
**Equities**



**Fixed Income**



**Alternative Investments**



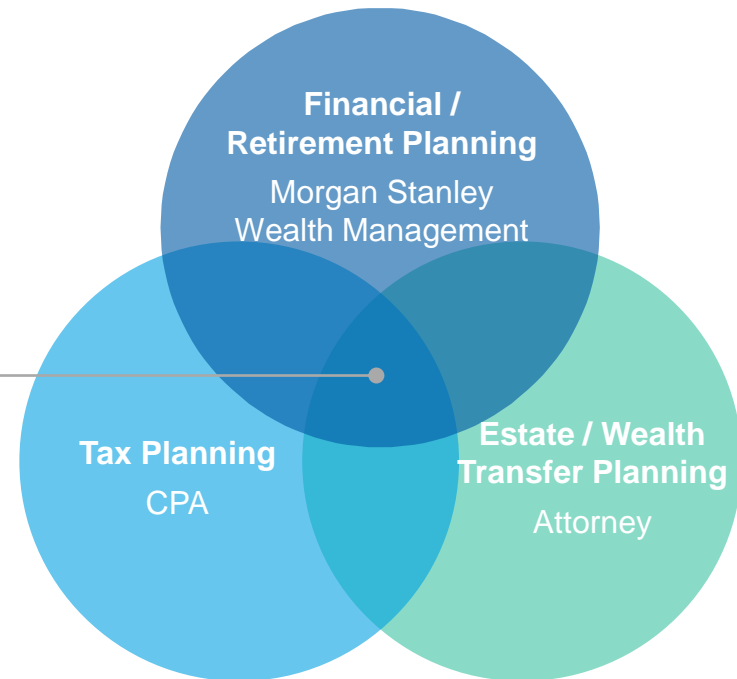
**Volatility/Options**

## Professional Collaboration



### When Financial Professionals Collaborate

As wealth managers, the work we do goes far beyond investing. Helping our clients achieve the best financial outcomes often requires the collaboration of a team of advisors, accountants and lawyers. The results of such successful partnerships can be profound.





## Awards, Recognition and Qualifications

- We have actively sought and achieved the following advanced credentials throughout our careers

**CFA®**

The CFA® charter is a globally recognized credential for investment analysis competence and integrity and portfolio management. Recipients have successfully completed a graduate-level, self-study curriculum and passed examinations covering ethical and professional standards, securities analysis and valuation, financial reporting and analysis, quantitative methods, economics, corporate finance, portfolio management, and wealth planning.

CFA Institute is the global, not-for-profit association of investment professionals that awards the CFA® designation. The CFA Institute promotes setting high, ethics-based professional standards of excellence for the financial services industry. (Steve Ploder & Bo Huang are charter holders)

**CFP®**

Individuals certified by the CFP® Board have taken the extra step to demonstrate commitment and professionalism by voluntarily submitting to the rigorous CFP® certification process that includes demanding education, examination, experience, and ethical requirements. These four cornerstones set the foundation for the CFP® professional's ability in helping clients achieve their goals. (David Guerrero is proud to hold a CFP®)

**CEPA**

The Exit Planning Institute serves as a platform for creating awareness, advisor collaboration, innovative learning, continuing education, defining methodology, research, thought leadership, and practice development. Certified Exit Planning Advisors help to identify, protect, build, harvest and manage wealth to assist business owners and their families through an ownership transition. It is the only organization that offers the Certified Exit Planning Advisor (CEPA) program which qualifies for continuing educational credits with twelve major professional associations, making it the most widely accepted and endorsed professional exit planning program in the world.

**Forbes**

Forbes 2019, 2020, 2021, 2022, 2023, 2024 Best-In-State Wealth Advisor (Steve Ploder)

2019-2023 Forbes Best-In- State Wealth Advisors

Source: Forbes.com (Awarded 2019-2023). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award. Please see additional information at the end of the document.

**Forbes**

Forbes 2024 Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded Jan 2024) Data compiled by SHOOK Research LLC based for the period 3/31/22-3/31/23.

## Disclosures

Morgan Stanley  
Willis Tower  
233 S. Wacker Drive, Suite 8600  
Chicago, IL 60606

The strategies and/or investments discussed in this material may not be appropriate for all investors. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Morgan Stanley Wealth Management recommends that investors independently evaluate specific investments and strategies and encourages investors to seek the advice of a financial advisor.

Alternative investments often are speculative and include a high degree of risk. Investors could lose all or a substantial amount of their investment. Alternative investments are appropriate only for eligible, long-term investors who are willing to forgo liquidity and put capital at risk for an indefinite period of time. They may be highly illiquid and can engage in leverage and other speculative practices that may increase the volatility and risk of loss. Alternative Investments typically have higher fees than traditional investments. Investors should carefully review and consider potential risks before investing. Certain of these risks may include but are not limited to:

- Loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative practices;
- Lack of liquidity in that there may be no secondary market for a fund;
- Volatility of returns;
- Restrictions on transferring interests in a fund;
- Potential lack of diversification and resulting higher risk due to concentration of trading authority when a single advisor is utilized;
- Absence of information regarding valuations and pricing;
- Complex tax structures and delays in tax reporting;
- Less regulation and higher fees than mutual funds;
- Risks associated with the operations, personnel, and processes of the manager; and Risks associated with cybersecurity.

As a diversified global financial services firm, Morgan Stanley Wealth Management engages in a broad spectrum of activities including financial advisory services, investment management activities, sponsoring and managing private investment funds, engaging in broker-dealer transactions and principal securities, commodities and foreign exchange transactions, research publication, and other activities. In the ordinary course of its business, Morgan Stanley Wealth Management therefore engages in activities where Morgan Stanley Wealth Management's interests may conflict with the interests of its clients, including the private investment funds it manages. Morgan Stanley Wealth Management can give no assurance that conflicts of interest will be resolved in favor of its clients or any such fund. Morgan Stanley Wealth Management is a business of Morgan Stanley Smith Barney LLC.

ESG investments in a portfolio may experience performance that is lower or higher than a portfolio not employing such practices. Portfolios with ESG restrictions and strategies as well as ESG investments may not be able to take advantage of the same opportunities or market trends as portfolios where ESG criteria is not applied. There are inconsistent ESG definitions and criteria within the industry, as well as multiple ESG ratings providers that provide ESG ratings of the same subject companies and/or securities that vary among the providers. Certain issuers of investments may have differing and inconsistent views concerning ESG criteria where the ESG claims made in offering documents or other literature may overstate ESG impact. As a result, it is difficult to compare ESG investment products or to evaluate an ESG investment product in comparison to one that does not focus on ESG. There is no assurance that an ESG investing strategy or techniques employed will be successful. Past performance is not a guarantee or a dependable measure of future results.

## Disclosures

Morgan Stanley's investment advisory programs may require a minimum asset level and, depending on your specific investment objectives and financial position, may not be appropriate for you. Please see the Morgan Stanley Smith Barney LLC program disclosure brochure (the "Morgan Stanley ADV") for more information in the investment advisory programs available. The Morgan Stanley ADV is available at [www.morganstanley.com/ADV](http://www.morganstanley.com/ADV).

Investing in foreign markets entails greater risks than those normally associated with domestic markets, such as political, currency, economic and market risks. Investing in currency involves additional special risks such as credit, interest rate fluctuations, derivative investment risk, and domestic and foreign inflation rates, which can be volatile and may be less liquid than other securities and more sensitive to the effect of varied economic conditions.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

**Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

**Options are not appropriate for all investors.**

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

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 <https://www.morganstanley.com/wealthrelationshipwithms/pdfs/understandingyourrelationship.pdf> or consult with your Financial Advisor to understand these differences.

2019, 2020, 2021, 2022, 2023, 2024 Forbes Best-In- State Wealth Advisors Source: Forbes.com (2019,2020,2021,2022,2023). Forbes Best-In- State Wealth Advisors ranking awarded in 2019,2020,2021,2022,2023. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see [www.SHOOKresearch.com](http://www.SHOOKresearch.com).

©2022 Morgan Stanley Smith Barney LLC. Member SIPC.

## Disclosures

Source: Forbes.com (Jan 2024) 2024 Forbes Best-In-State Wealth Management Teams ranking awarded in 2024. This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period from 3/31/22–3/31/23. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see [www.SHOOKresearch.com](http://www.SHOOKresearch.com).

Willis Tower, 233 S. Wacker Drive Suite 8600, Chicago, IL 60606

CRC 6498042 3/24