Morgan Stanley

The Quarter Points Group at Morgan Stanley

Sound financial advice that propels you through life.

Let us simplify your financial world and increase your comfort level. We'll take care of your financial wellbeing, so you can focus on what's meaningful to you throughout every life cycle.

The Quarter Points Group at Morgan Stanley doesn't just build wealth — *we build relationships that endure*. Many of our earliest clients are still working with us today, as are the next generations of their families. That's not just because we are focused on accelerating growth, minimizing tax burdens and protecting assets — our clients know that we care deeply about them and their families. Trust and longevity go hand in hand.

THE QUARTER POINTS GROUP AT MORGAN STANLEY
760 W. Main Street
Suite 200
Barrington, IL 60010

847-842-1550/DIRECT

Advice you can trust. Personal solutions. Global presence.

MANAGE YOUR WEALTH
- Goals prioritization
- Risk assessment
- Cash-flow analysis

GROW YOUR ASSETS
- Portfolio construction
- Open architectural platform
- Tax-efficient asset allocation

MINIMIZE YOUR RISK
- Tax-advantaged strategies
- Cash management and lending
- Life and long-term care insurance

SHAPE YOUR RETIREMENT
- Lifestyle review
- Social Security analysis
- Income planning and distribution
- Traditional and Roth IRAs

BUILD YOUR LEGACY
- Next-generation education
- Beneficiary designations
- Wills and trusts
- Work with your accountant and estate planning attorneys

PROTECT YOUR SAFETY
- Advanced cybersecurity from Morgan Stanley
- Secure, convenient mobile and online tools

A Pathway to Greater Financial Confidence

The Quarter Points Group will create a plan that serves as the foundation of your financial strategy throughout all the stages of your life — from putting children through college to retiring on your terms.

WE ADDRESS LIFE'S KEY QUESTIONS

Life Events

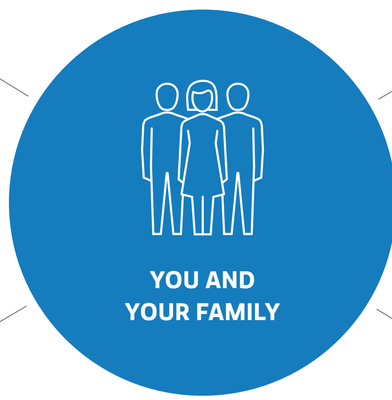
- What happens to my 401(k) when I change jobs?
- What are my options if I am laid off?
- If I get divorced, what happens to my assets?
- How do I help my recent college graduate transition into the workforce?
- What do I do when a loved one dies?
- How should I finance a second home?

Financial Basics

- How do I keep my records safe and organized?
- How do I do a better job budgeting?
- How do I reduce my debt?
- How do I teach my children about money?
- Do I have the right type and amount of life insurance to protect my family?

Education Planning

- How much do I need to save for my children's college education?
- When should I start planning?
- How do I get started?
- What are my college savings options?
- How do I contribute to my grandchildren's education?



Retirement

- Will I run out of money?
- How do I manage all of my retirement plans?
- What should I consider before claiming Social Security?
- What should I do with my employer retirement plan?
- What do I need to do now, before I retire?

Estate Planning Strategies

- What should I know about estate planning?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children and grandchildren?
- Can I provide for my favorite charity when I'm gone?
- What will my loved ones need to know upon my death?

Elder Care

- How does Medicare work?
- Who will manage my finances if I become incapacitated?
- Do I have enough money if both my spouse and I need nursing care?

Our Team

David E. Chamberland

First Vice President
Wealth Advisor
Portfolio Management Director

I have built my career at Morgan Stanley by forming close and enduring bonds with my clients and their families. I've had the opportunity of serving entrepreneurs and self-made individuals who have built and sustained multigenerational family businesses.

What sets me apart in the financial services industry is that my depth of experience enables me to address my clients ever-changing needs. If a new opportunity arises or a challenge presents itself, I'm able to pivot to adapt our plan and keep them moving forward toward their goals.

In 2014, I earned the Senior Portfolio Manager designation at Morgan Stanley. This distinguished achievement provides a vast array of unique benefits, including helping clients avoid costly delays with portfolio management decisions. They trust and appreciate the care I take in helping them maintain the discipline necessary to navigate the most challenging of markets.

NMLS-1274624
CA Insurance-4191332

Louis D. Greifenstein, CFP®

Senior Vice President
Financial Advisor
Senior Portfolio Management Director

For almost 30 years, I have been relentlessly pursuing the title "trusted advisor" for all my clients. Teaching, learning, explaining, helping, listening, counseling, guiding and serving are just a few of the things that drew me to this business, along with my entrepreneurial spirit and passion for financial planning

My clients recognize that what I do is not a job, but a way of life. *I don't collect clients — I build relationships*. Every bond begins with a meeting of the hearts before there's a meeting of the minds. I truly believe that a stronger personal relationship fosters better financial planning. For a client to entrust me with their financial wellbeing, I need to earn their business every day, no matter how long we've known each other. That's why I devote so much energy to helping them make sound financial decisions.

NMLS-1310681
CA Insurance-0I49141

Nicholas S. Payne

Financial Advisor

I began my career in the financial services industry while finishing my degree in finance at the Driehaus College of Business at DePaul University. After accumulating six years of experience within the institutional investment management space, I transitioned to wealth management and joined Morgan Stanley.

I strive to help successful professionals and self-made business owners prepare for life's curveballs and navigate a clear path to retirement. I'm driven to make sure that my clients and their families have a plan in place to preserve and grow the wealth they've worked so hard to earn. By leveraging the vast resources and dynamic technology that Morgan Stanley offers, I'm able to develop creative financial strategies that meet their present needs and goals for the future. My efficient planning and personalized approach to client service creates meaningful and long-lasting relationships.

NMLS-1949121

Kimberley T. Milfred

Vice President
Wealth Management Associate
Financial Planning Specialist

With over 20 years of experience in the financial services industry, I'm passionate about cultivating outstanding client relationships and providing premier service year after year. While I oversee day-to-day operations for the Quarter Points Group, my real area of focus is resolving complex issues for our clients with compassion, efficiency and attention to detail.

Lynn M. Rosenberger, CFP®

Wealth Management Associate

I'm committed to delivering first-class service that exceeds client expectations. I've held many key positions in our industry, including commercial lending, corporate financial planning and fundraising event planning. These experiences have enabled me to develop excellent communication and planning skills on behalf of our clients. I recently broadened my education to obtain the CFP® designation.

On a compass, the quarter points are the markings that help steer you in the right direction. That's exactly what we will do for you. It would be our privilege to be the last team of wealth managers you'll ever need.

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