The SKK Group at Morgan Stanley

Whatever your goals, our customized solutions, dynamic communication and world-class service can help you reach them. We want to help manage the stresses of planning your financial future so you can enjoy the fruits of your success.

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https://advisor.morganstanley.com/the-skk-group

The SKK Group at Morgan Stanley

Welcome

Will I be able to sustain my lifestyle in retirement? How would an unexpected market turn impact my plans? What can I do now to better protect my children and grandchildren financially in the years to come? These are questions many people worry about. But for wealthy individuals and families, the answers can be particularly complex.

At The SKK Group, we pride ourselves on being your "personal CFO." Our customized strategies and world-class service aim to help you meet and exceed your financial goals, manage your financial stresses and risks, and focus on your personal goals and ambitions.

For a second opinion about your current investments, or to talk about your goals, please call us at 404-266-6046.

"It's not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for."

—**Robert Kiyosaki**

Our Team at a Glance

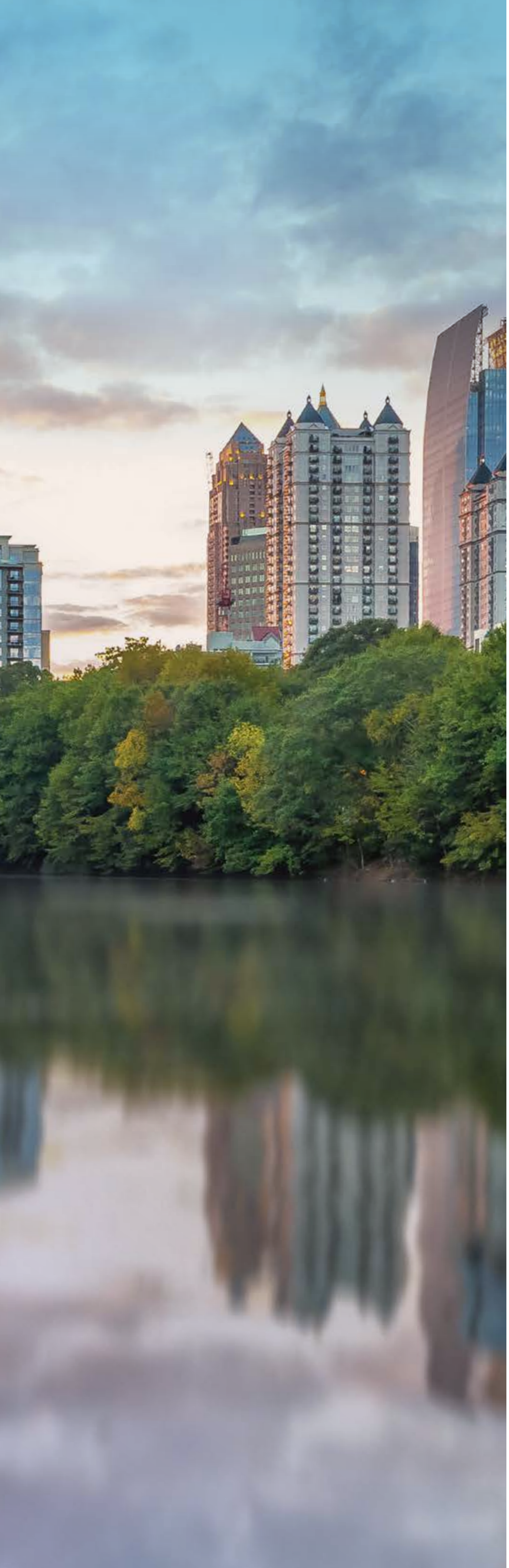
Over
85 years
of combined industry experience*

2
Certified Financial Planners®

3
Chartered Retirement Planning Counselors®

A client service team
Dedicated to Excellence

* Years of Experience:
Chris Kidd (24), Daniel Kaufman (13), Timothy Hourihan (9), Shannon Webb (19), Therese Stockenberg (20)



Our Services Include

Financial Planning and Analytics

Retirement Accumulation and Spending Strategies

Customized Investment Portfolios

Corporate Executive Financial Services

Cash Management and Lending Solutions

Tax-Efficient Investment Strategies

Business Planning and Exit Strategies

Business Succession Planning

Education Planning

Estate Planning Strategies

Our superior, personalized service has earned us industry recognition, including

Forbes Best-in-State Wealth Advisor 2020
CHRIS KIDD

Forbes Top Next Gen Wealth Advisor 2020
DANIEL KAUFMAN

Forbes Best-in-State Wealth Advisor 2019
CHRIS KIDD

Forbes Top Next Gen Wealth Advisor 2019
DANIEL KAUFMAN

Forbes Top Next Gen Wealth Advisor 2018
DANIEL KAUFMAN

Your Personal CFO

Throughout every stage of your financial journey, we offer you the full value of our team. Even in our initial discovery meeting, multiple team members will listen to your vision for the future — your challenges, obstacles, needs and concerns. With different perspectives and a range of experiences to draw from, we each bring distinctive solutions to the table. From tax mitigation to philanthropy to legacy and investment perspectives, we're able to create a truly comprehensive picture of your financial life and future.

We call ourselves your personal CFO because of all the ways we go above and beyond: We'll coordinate with your accountants, attorneys and business insurance professionals, and if you don't already have a professional network in place, we'll help you set one up. Outside of our regular standing calls, we're here to field your questions, be your sounding board, and offer guidance on concerns like cash flow and charitable giving.

Your Legacy

As your Financial Advisors, we help you craft a long-lasting legacy. Studies show that 70% of families lose their wealth by the second generation. Our mission is to protect your family for generations to come.[1]

To do this, we put in the day-in and day-out work to go above and beyond. Our team combines experience with energy. We have the communication skills and capabilities to work with you and your family across multiple generations. In fact, we place a special emphasis on financial education, helping to pass on to your family members not just your wealth, but your broader financial value system. That's the key to true financial freedom.

[1] https://www.nasdaq.com/articles/generational-wealth%3A-why-do-70-of-families-lose-their-wealth-in-the-2nd-generation-2018-10

Our clients come to us with a variety of unique goals. Some include:

- Preparing for and successfully navigating retirement
- Purchasing a vacation home
- Establishing a legacy
- Preserving generational wealth
- Saving for a college education
- Charitable giving
- Leveraging customized lending solutions

Our clients come from all walks of life. They include:

- Business owners
- Corporate executives
- Doctors
- Attorneys
- Pre-retirees and retirees
- High net worth families

Living throughout the country, our clients work in industries ranging from health care to manufacturing to finance and more. We take great pride in helping families. In fact, many of our clients have been with us for multiple decades and even two and three generations. For us, the greatest professional satisfaction is having clients call us after many years of working together to say thanks for helping turn their vision for the future into the reality of their present.

Our Process

We provide a rigorous, four-step wealth management process:

1

Establish

Develop a 360-degree financial plan

Customize the entire relationship around your preferences and requirements

Define our communication standard — once a month, etc.

Analyze your cash flow and tax needs

2

Optimize

Assist clients with evaluating social security benefits

Consult tax and legal advisors to create a unified strategy

Consider 529 strategies for college funding

Work with attorneys and CPAs to discuss wealth and legacy planning, and gifting

Review retirement income and the funding of future health needs

Review income and estate tax scenarios

3

Implement

Create a customized asset allocation

Coordinate with your other trusted advisors, including attorneys and CPAs

Take into account risk, opportunities and taxation across multiple entities

Integrate your investing and estate plans

Consider a range of current market scenarios

Balance risk and return based on your specific needs

4

Monitor

Assess ongoing wealth management needs

Conduct ongoing reviews and comprehensive reporting

Adjust plan as needed based on changing financial and family needs

Our Investment Philosophy

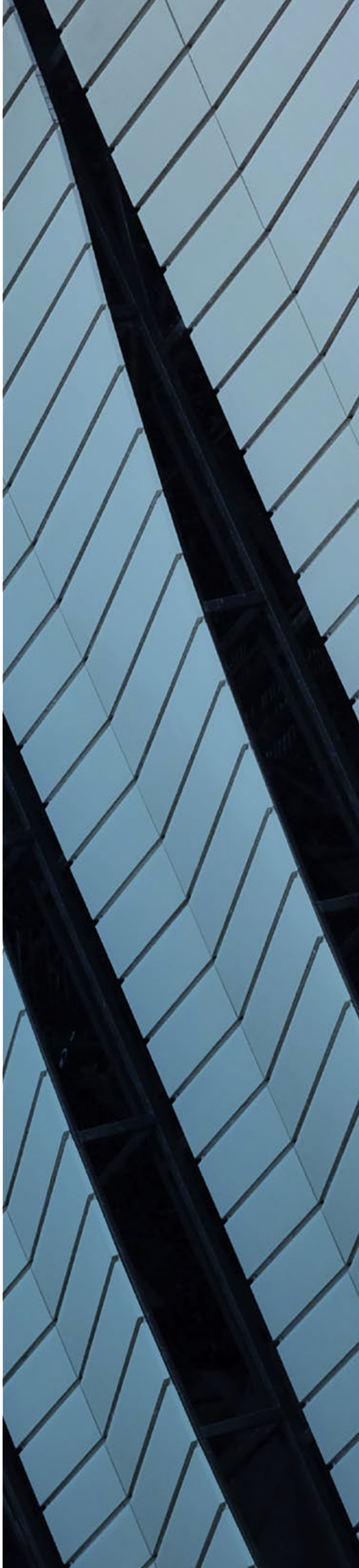
We've been in this industry a long time. We know that the best investment for one client might not be ideal for another, and that your priorities can change over time. That's why we design a personalized financial strategy to help you reach your specific goals as safely and timely as possible without taking unnecessary risk. From there, we're constantly monitoring your strategies and making changes as necessary.

Global Resources

Whatever your objectives, our mission is to help you achieve them. Integral to that mission is our partnership with Morgan Stanley. Morgan Stanley's primary focus is its Financial Advisors. As a client, that means your financial needs are the firm's top priority. With state-of-the-art risk management software, powerful and intuitive technology, and industry-leading knowledge resources, your strategies are fueled by the full power of a global institution.

Personalized Solutions

We recognize that a one-size-fits-all approach is not ideal, and that firmwide resources are only valuable if they're geared to your unique goals and challenges. That's why at The SKK Group, we tailor our wide range of offerings specifically to you, customizing portfolios, strategies and service models for each individual client.



"An investment in knowledge pays the best interest."

—Benjamin Franklin

Morgan Stanley by the Numbers

1935

Year Morgan Stanley was founded[2]

$1.24 Trillion

Morgan Stanley Wealth Management Assets Under Management as of June 2020[3]

35

Countries in which Morgan Stanley operates global offices[4]

$4 Billion

Investment in technology, from big data analytics to cyber defense[5]

6

Consecutive years that the Office of the Comptroller of Currency has rated Morgan Stanley as “outstanding” for its community reinvestment accomplishments[6]

1.67 Million

Service hours volunteered by Morgan Stanley employees as part of its global commitment to giving back[7]

[2] https://www.morganstanley.com/about-us/history
[3] https://www.advratings.com/top-wealth-management-firms
[4] https://www.morganstanley.com/about-us/global-offices
[5] https://www.morganstanley.com/about-us/technology
[6] https://www.morganstanley.com/press-releases/morgan-stanley-bank--n-a-receives--outstanding--rating-for-commu
[7] https://www.morganstanley.com/about-us

A Team of Professionals

Left to right: Daniel Kaufman, Shannon Webb, Chris Kidd, Therese Stockenberg, Timothy J. Hourihan

Chris Kidd, CFP®, CRPC®

Executive Director
Portfolio Manager
Financial Advisor

Chris Kidd is an Executive Director and Financial Advisor at Morgan Stanley. He is a Co-Founder of The SKK Group, a wealth management team based in Atlanta, Georgia. With over two decades of experience in the financial services industry, Chris focuses on strategic wealth and investment management for business owners, corporate executives and multigenerational families.

Chris attended Auburn University on a varsity diving scholarship. Prior to bringing his know-how to Morgan Stanley, he spent 23 years at Merrill Lynch, where he served as a Wealth Management Advisor and Senior Vice President. Chris is a Chartered Retirement Planning Counselor (CRPC®) designee as well as a Certified Financial Planner™ (CFP®).

As a Financial Advisor and Portfolio Manager, Chris starts by identifying both the emotional and financial components of his clients' decision-making process as well as their unique needs and priorities. He then works to help develop an airtight wealth management strategy with specific goals in mind, collaborating with clients to implement this strategy across their entire portfolio. Chris' designation as a Portfolio Manager allows him to extend beyond providing traditional advice and guidance; he can also manage his clients' day-to-day investments, incorporating a variety of individual stocks and bonds, mutual funds, ETFs and third-party investment strategies.

Chris currently resides in Inman Park in Atlanta with his wife, Beth, and their son, Jacob. He is a longtime volunteer coach for Special K's, a local delegation of Special Olympics Georgia. He is also a member of Special K's management team.

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Daniel Kaufman, CFP®, CRPC®

Senior Vice President
Financial Advisor

Daniel Kaufman is a Financial Advisor and Senior Vice President of Wealth Management at Morgan Stanley. He is a Co-Founder of The SKK Group, a wealth management team based in Atlanta, Georgia. With a disciplined and long-term investment approach, Daniel concentrates on comprehensive wealth management for business owners, corporate executives and wealthy families.

After graduating from Emory University in 2007, Daniel began his career in financial services at Merrill Lynch, where he served as a Financial Advisor and Senior Vice President. He currently holds the Chartered Retirement Planning Counselor (CRPC®) and Certified Financial Planner (CFP®) designations from the College of Financial Planning.

With a focus on "savings and spending discipline strategies," Daniel believes a smart financial plan places equal value on managing investments and liabilities. That's why he provides a long-term, big-picture perspective while remaining focused on near-term recommendations and potential "what if" scenarios. With an eye for detail and an extra measure of personal attention, Daniel keeps clients' financial plans aligned with their evolving circumstances, calling on the broad resources and intellectual capital of Morgan Stanley to build flexible, durable, and customized portfolios. In short, Daniel's hallmark is taking stock of the past, planning for the future, and having the diligence to take proactive action on behalf of his clients.

In his free time, Daniel puts his college baseball skills into practice as a youth baseball coach. Most recently, his team won the gold medal with Team USA in the 20th Maccabiah Games in Israel. Daniel is also a mentor in the PAL program (Big Brother/Big Sister) through Jewish Career and Family Services, and serves on the planning committee for the annual Chron's and Colitis Foundation Charity Golf Tournament. He currently resides in Brookhaven with his dog, Tyson.

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Timothy J. Hourihan, CRPC®

Assistant Vice President
Portfolio Management Associate

Timothy J. Hourihan is a Portfolio Management Associate with The SKK Group at Morgan Stanley. He focuses on building and managing investment strategies for wealthy individuals and families.

After receiving his degree in finance from the University of Central Florida, Tim joined Merrill Lynch as a Financial Solutions Advisor on the newly launched Merrill Edge Advisory Platform. Two years later, he moved into a specialist role with the Transition Management team, where he facilitated the onboarding of high-profile wealth management advisory teams to the firm. In this position, Tim quickly learned complexity of wealth management for wealthy clients and their families. After building his own wealth management practice in Atlanta, Tim joined The SKK Group in late 2017 and transitioned to Morgan Stanley in 2020. He is a Chartered Retirement Planning Counselor (CRPC®) certificant, a designation awarded by the College of Financial Planning.

With diverse experience in wealth and portfolio management, Tim is skilled at integrating his industry knowledge with Morgan Stanley's impressive technology and intellectual capital. He believes in developing a strategy to manage short-term concerns while planning for long-term goals, with an added emphasis on simplicity and efficiency. When a client encounters an obstacle, Tim's familiarity with Morgan Stanley's resources allows him to channel solutions effectively.

More than anything, his style is grounded in a genuine care and concern for clients, their families and their long-term financial health.

After his move to Atlanta, Tim settled in the Morningside area with his girlfriend, Taylor, and his dog, Rory. In his free time, he enjoys golfing and traveling.

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Shannon Webb

Assistant Vice President
Wealth Management Associate

Shannon Webb is a Wealth Management Associate with The SKK Group at Morgan Stanley. She serves as the team's service and administrative manager, working closely with clients to provide ongoing service and financing for their wealth management portfolios.

Shannon earned a Bachelor of Arts in psychology and political science from Miami University in Ohio. Her psychology background is a useful tool that she draws on consistently in her work with clients. With a skill for problem-solving and meticulous precision, combined with almost two decades of experience working for The SKK Group, Shannon prides herself on anticipating needs before they arise. She is honored to serve as the face of account maintenance and management, a role that allows her an option: to become personally acquainted with clients.

Outside of the office, Shannon enjoys spending time with her husband, Tommy, and three children, Luke, Tyler and Paige. She currently resides in Alpharetta.

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Therese Stockenberg
Client Service Associate

Therese Stockenberg is a Client Service Associate with The SKK Group at Morgan Stanley. With over two decades in the financial services industry, she provides ongoing service and administrative support for the team and its clients.

Originally from Toronto but raised in Florida, Therese earned her Bachelor of Science in business administration from Jacksonville University in Jacksonville, Florida. She worked for eight years at Merrill Lynch in various roles, including Senior Branch Services Representative, Mutual Fund Trader and Senior Education Specialist. She served as a Retirement Plan Consultant for Transamerica, where she coordinated enrollment meetings, web-based training and one-on-one guidance for Transamerica clients across the enterprise. Therese currently holds her Series 7 and 63 licenses.

Therese joined The SKK Group at Morgan Stanley in 2019 and quickly became an integral member of the team. A client-focused thinker, she is committed to maintaining the team's superior communication, technical know-how, and reliable efficiency and enthusiasm to help serve clients' needs at every turn.

Outside of work, Therese enjoys watching new movies, running, and spending time with family and friends. She currently resides in Roswell with her three children, Connor, Madeline and Dalton.

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IN SUMMARY

At The SKK Group, we're committed to building a long-lasting relationship with you and your family. Each and every day, we work tirelessly to earn your trust, help grow your wealth, and provide financial guidance to you and your family for decades to come.

Let's get started

For a second opinion about your current investments or to talk about your goals, please call us at **404-266-6046**, or email

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