



## **Todd M Powell, CFA, CFP®**

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Morgan Stanley

# **Your Life's Journey**

## **Birth of a Child/ Grandchild**

- Annual Gifting
- Educational Funding
- Insurance Coverage

## **Education**

- College Planning
- Savings options: 529 Plans, Coverdell IRA, UTMA/UGMA

## **Marriage**

- Insurance Coverage Review
- Estate Planning
- Divorce Planning

## **Mid-Life Career/Job Change**

- Employee Benefits Review
- Updated Retirement Plan

## **Moving**

- Financing Options

## **Retirement**

- Pre-retirement accumulation planning
- Transition into retirement planning
- Social Security & Medicare planning
- Long-term Care
- Elder Care

## **Death**

- Gifting
- Estate Planning

## What My Team Has To Offer:

### *FINANCIAL PLANNING*

- Engages you in a deep discovery process to get a thorough understanding of your needs, your lifestyle, your family and your future goals.
- Helps you create a personalized wealth management strategy
- Helps you define your financial goals and prepare for a successful financial future
- Develops a roadmap to help you achieve and protect the outcomes you envision.
- Helps you implement solutions appropriate for your needs.
- Suggests an investment strategy that aligns with your goals
- Reviews your investment and cash management needs
- Helps you monitor your progress and make adjustments as life evolves and priorities change.
- Reviews your current insurance coverage to identify any gaps that may need to be addressed to protect your family.
- Helps you manage both sides of your balance sheet

### *INVESTMENT MANAGEMENT*

- Updates you on changes in the financial markets and new investment opportunities
- Guides you through difficult periods in the stock market by sharing historical perspectives.
- Provides you with an asset allocation strategy based on your goals, needs and risk tolerance.
- Provides you with personal portfolio analysis.
- Provides you investment tax-location guidance between taxable and tax deferred accounts.
- Monitors taxable events and provides tax loss harvesting investment options
- Rebalances your investments tactically, strategically or on a calendar basis, as appropriate

### *WEALTH PLANNING and FAMILY WEALTH MANAGEMENT SOLUTIONS*

- Addresses your wealth planning needs, such as wealth transfer, succession planning, philanthropy management, trust & estate strategies, tax strategies and considerations
- Provides education on investments and solutions to you and your family
- Collaborates with your personal legal and tax advisors.
- Helps you with philanthropic goals and efforts
- Identifies most advantageous assets to donate
- Discusses giving vehicles including Donor Advised Funds or Family Foundations

### *PERSONALIZED COMMUNICATION & SERVICES*

- Ensures a high level of service at all times by the team.
- Remains only a telephone call away to answer financial questions for you.
- Listens and provides feedback attentively.
- Helps educate your children and grandchildren about investments and financial concepts.
- Educates you on retirement, educational planning & estate planning issues.
- Helps with the continuity of your family's financial plan through generations.
- Proactively reaches out to you
- Truly cares about your success
- Updates you on identified blind spots and potential shortfalls to your future goal

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