



Todd M. Powell, CFA, CFP®

Executive Director, Wealth Management, Financial Advisor, Certified Financial Planner™, Chartered Financial Analyst

233 South Wacker Drive, Suite 8600, Chicago, IL 60606

Direct: (312) 917-7542

NMLS# 1312640

<https://advisor.morganstanley.com/todd.m.powell>

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 suited to 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

- Helps 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 goals

The securities/instruments 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.

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The 529 Plan Program Disclosure contains more information on investment options, risk factors, fees and expenses, and potential tax consequences. Investors can obtain a 529 Plan Program Disclosure from their Financial Advisor and should read it carefully before investing. Investors should also consider whether tax or other benefits are only available for investments in your home state 529-college savings plan.

Individuals should always check with their tax or legal advisor before engaging in any transaction involving 529 plans, Education Savings Accounts and other tax-advantaged investments.

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Since life insurance and long term care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders. Guarantees and contractual obligations are backed by the claims-paying ability of the issuing insurance company.

The Morgan Stanley Global Impact Funding Trust, Inc. ("MS GIFT, Inc.") is an organization described in Section 501(c) (3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust ("MS GIFT") is a donor-advised fund. Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT. Back office administration provided by RenPSG, an unaffiliated charitable gift administrator.

Asset allocation and rebalancing do not assure a profit or protect against loss. There may be a potential tax implication with a rebalancing strategy. Please consult your tax advisor before implementing such a strategy.

Residential mortgage loans/home equity lines of credit are offered by Morgan Stanley Private Bank, National Association, an affiliate of Morgan Stanley Smith Barney LLC. With the exception of the pledged-asset feature, an investment relationship with Morgan Stanley Smith Barney LLC does not have to be established or maintained to obtain the residential mortgage products offered by Morgan Stanley Private Bank, National Association. All residential mortgage loans/home equity lines of credit are subject to the underwriting standards and independent approval of Morgan Stanley Private Bank, National Association. Rates, terms, and programs are subject to change without notice. Residential mortgage loans/home equity lines of credit may not be available in all states; not available in Guam, Puerto Rico and the U.S. Virgin Islands. Other restrictions may apply. The information contained herein should not be construed as a commitment to lend. Morgan Stanley Private Bank, National Association is an Equal Housing Lender and Member FDIC that is primarily regulated by the Office of the Comptroller of the Currency. Nationwide Mortgage Licensing System Unique Identifier #663185. **The proceeds from a residential mortgage loan (including draws and advances from a home equity line of credit) are not permitted to be used to purchase, trade, or carry eligible margin stock; repay margin debt that was used to purchase, trade, or carry margin stock; or to make payments on any amounts owed under the note, loan agreement, or loan security agreement; and cannot be deposited into a Morgan Stanley Smith Barney LLC or other brokerage account.**

If you engage in tax loss harvesting, you must also keep in mind the “wash sale” rules. Under these rules, if you purchase the same or substantially identical securities within 30 days before or after the sale of the securities that generated the loss, the loss will be disallowed. Tax-aware strategies seek to reduce capital gains. There is no guarantee that they will eliminate them.

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