Chudom Hayes
Wealth Management Group
at Morgan Stanley
“TOO OFTEN, FEAR DRIVES FINANCIAL DECISIONS, BECOMING A MAJOR REASON WHY FINANCIAL PLANS FAIL. WE HELP OUR CLIENTS GET BEYOND THE HEADLINES AND NOISE, AND INSTEAD FOCUS ON THEIR PLANS, GOALS AND DREAMS.”

KYLE CHUDOM
MANAGING DIRECTOR, WEALTH MANAGEMENT
WEALTH ADVISOR
Where every client is our “best” client

Our commitment to you starts with a 11-person team of specialists, with each member treating you as an individual, not an account number.

The wealth advisors of the Chudom Hayes team manage your investments. Our full-time financial planner and Morgan Stanley’s mortgage and lending professionals can help you make the most of your wealth. And our client-service team will help you take full advantage of our breadth of resources.

Then, we take that commitment even further, doing whatever is needed to help your financial plan succeed—whether it’s ensuring a consistent approach by leading the planning process with your other professionals, such as your tax advisor, or recommending investments for your outside accounts, like your 401(k).

TOGETHER, UTILIZING OUR TEAM’S UNIQUE PROCESS, WE CAN

- Develop a comprehensive financial plan
- Diversify your portfolio across a broad range of investments
- Adhere to a long-term strategic asset allocation
- Substitute discipline for emotion in the investment process
- Defend capital during bear markets
- Minimize investment costs and taxes
- Adjust holdings in response to evolving opportunities and risk
- Maintain strict objectivity and avoid conflicts of interest
THE CHUDOM HAYES WEALTH MANAGEMENT GROUP HELPS A SELECT GROUP OF FAMILIES MANAGE THEIR FINANCIAL ASSETS SO THEY CAN FOCUS ON AREAS OF THEIR LIFE THAT BRING THEM JOY, MEANING AND PURPOSE.
WHAT TO EXPECT

- Comprehensive financial planning
- Unbiased investment planning and monitoring
- Retirement income distribution planning
- Social Security strategic planning
- College and education planning
- Advice on assets held away from Morgan Stanley, such as in 401(k) plans
- Coordination with your tax advisor
- Tax-loss harvesting
- Technology services (getting set up on Morgan Stanley Online, importing into tax software, smartphone applications, etc.)
- Mortgage and lending services
- Insurance planning (including long-term care insurance)
- Account aggregation services
- Legacy planning and working with your family’s next generation

PERSONALIZED PLANNING

We will help you better understand your current situation and create a powerful vision of your financial future to help you stay on track.

OBJECTIVE GUIDANCE

We help simplify your financial life by sorting through financial products and strategies to find your best options with unbiased, objective advice.

COST EFFICIENCY

We hope to increase your long-term returns by decreasing portfolio expenses. We emphasize low-cost ETFs and deliver our services as economically as possible.

TEAM FOCUSED

Because we work as a team, you benefit from our collective knowledge, as well as each individual’s perspective and distinct skills.

SERVICE EXCELLENCE

When it comes to service, we go above and beyond the basics. No matter how simple or complex your needs, we are always here to help.

We hope to increase your long-term returns by decreasing portfolio expenses. We emphasize low-cost ETFs and deliver our services as economically as possible.
At the Chudom Hayes Wealth Management Group, all of your financial questions are important. These are just some of the issues we can help you with.
Before

We can help you manage all your financial uncertainties.

- Scattered investments
- Unsure how to protect my portfolio
- Lack a financial plan
- Investments are not tax efficient
- Lack an updated estate plan
- Have not defined risk tolerance
- Questions about my mortgage
- Investments are not tax efficient
- Lack an updated estate plan

After

Enjoy the peace of mind that comes with a well-ordered financial life.

- Clear vision of financial future
- Organized
- Confident
- Understand investments
- Comprehensive financial plan
- Cost-conscious approach
- Construction of tax-efficient portfolios
Recognition

Members of the Chudom Hayes team have repeatedly been recognized by leading industry publications and the Chicago press for excellence in investment research and wealth management. They are also frequent contributors to leading financial conferences and are often asked to share their knowledge in front of Morgan Stanley audiences.

- **Top 1,200 Financial Advisors**
  - Barron’s
  - 2014

- **Top 400 Financial Advisors**
  - Financial Times
  - March 25, 2014

- **Featured Advisors**
  - Winning with ETF Strategies: Top Asset Managers Share Their Methods for Beating the Market, 2012
2009 ETF ADVISOR HALL OF FAME
Research
October 2009

TOP 50 FINANCIAL ADVISORS
Chicago
2008

THE WINNER’S CIRCLE
Research
January 2002
“OUR CLIENTS HAVE ASKED US TO HELP THEM SIMPLIFY THEIR FINANCIAL LIVES. WE BELIEVE OUR CLIENTS WANT A TEAM OF INDIVIDUALS WHO CAN UNDERSTAND THEIR NEEDS AND PROVIDE A ONE-STOP CONSULTANCY FOR THEIR FINANCIAL LIVES.”

ERIC HAYES
SENIOR VICE PRESIDENT
FINANCIAL ADVISOR
Our Unique Investment Approach

We don’t sell financial products, we offer wisdom and financial strategies.

Our investment approach is part art and part science—the science is seeking to find the right ETFs while the art is in putting these investments together to achieve what we believe is the most appropriate risk and return balance for your goals.

We emphasize a strategic and broadly diversified investment approach, coupled with a willingness to adjust the portfolio when we believe conditions warrant.

By relying primarily on low-cost, tax-efficient ETFs, our approach may keep more money in your pocket—bringing you closer to your goals.

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**STRATEGY**

We utilize a strategy that focuses on global asset allocation and diversification, minimizing expenses and tax efficiency in helping you to reach your financial goals.

**PROCESS**

We seek to add value by taking you through our proven investment process, and helping you accomplish what you would not be able to on your own.

**INNOVATION**

We are an industry leader in building innovative portfolios, primarily through the use of ETFs—a low-cost, tax-efficient and liquid investment type.
Our team is one of Morgan Stanley’s largest discretionary managers of ETF portfolios, maintaining separate investment models ranging from conservative to aggressive. By managing money in a discretionary manner, we can respond quickly to new opportunities and evolving risks without the delays involved in seeking approval from each client. We create a range of core portfolios designed to deliver the highest level of return for a given level of risk.

We focus our energy and investment management efforts on asset allocation because we believe that your asset allocation—not which stocks or mutual funds you own—will be the source of the largest percentage of your returns. One of our most important responsibilities is helping you determine which model or models is best for you.
Kyle Chudom

Managing Director, Wealth Management
Wealth Advisor

Kyle Chudom is the founding member of the Chudom Hayes Wealth Management Group. He celebrated his 30th anniversary with Morgan Stanley. Since 1984 the team has been nationally recognized for excellence by multiple publications, including Barron’s and Financial Times. Kyle is a Managing Director and member of the firm’s Chairman’s Club.

Within the financial services industry, Kyle has been an innovator. Early in his career, he realized the advantages of utilizing a team approach in managing clients’ wealth, and subsequently began building one of the early financial advisor teams at Morgan Stanley. In his long career, Kyle is especially proud of the individuals he has selected for the Chudom Hayes team.

Kyle graduated from Alma College in Michigan and has completed advanced studies at the Wharton School of the University of Pennsylvania. Kyle and his wife, Kena, reside in Hinsdale, Illinois, and have two daughters, Khloe and Kacey, along with the family dog, Karma.

Awards and Recognition:

- Top 1000 Advisor, Barron’s, 2014
- Financial Times 400 Top Financial Advisors, 2014
- Top 50 Financial Advisors, Chicago, 2009
- Advisor Hall of Fame, Research, 2002
- Outstanding Financial Advisor Award, Registered Representative, 1999
Eric Hayes
Senior Vice President
Financial Advisor

Eric is a Senior Vice President and Financial Advisor with the Chudom Hayes Wealth Management Group at Morgan Stanley. His daily focus is on developing and building client relationships, making investment policy decisions, and helping to manage the Chudom Hayes team. Eric is a member of the firm’s Century Club, which recognizes some of the firm’s top performing financial advisors.

Over the years, Eric and the Chudom Hayes team has received national and regional recognition. In 2009, Research magazine included Eric and Chudom Hayes in its "ETF Advisor Hall of Fame." Along with his team, Eric has also been featured in the book Winning with ETF Strategies by author Max Isaacman.

Eric became interested in the financial markets as a teenager, mostly by watching the stocks of telephone companies for which his father worked. He remembers reading the phone company annual reports his dad would bring home from the office.

In his spare time, Eric enjoys piloting airplanes, family time, being outdoors and reading. Eric has always been passionate about aviation. He began flying lessons at the age of sixteen and earned his pilot’s license shortly after graduating from high school. Eric, his wife, Jennifer, and daughter, Emma, spend time together in the outdoors by traveling, camping, hiking, biking and just generally exploring.
Chudom Hayes Wealth Management Group

We are proud of our team, which unites our individual skills to provide you with exceptional service. We believe the quality of our team is one of the biggest factors behind our client retention rate of more than 99.5%.

We cherish our long-standing client relationships, some of which go back nearly as far as our practice and encompass multiple generations of the same families.

To find out more about the Chudom Hayes Wealth Management Group and discover whether we are a good fit for your needs, please call or email us.
This material is intended only for clients and prospective clients of the Portfolio Management program. It has been prepared solely for informational purposes only and is not an offer to buy or sell or a solicitation of any offer to buy or sell any security or other financial instrument, or to participate in any trading strategy.

The individuals mentioned as the Portfolio Management Team are Financial Advisors with Morgan Stanley participating in the Morgan Stanley Portfolio Management program. The Portfolio Management program is an investment advisory program in which the client’s Financial Advisor invests the client’s assets on a discretionary basis in a range of securities. The Portfolio Management program is described in the applicable Morgan Stanley ADV Part 2, available at www.morganstanley.com ADV or from your Financial Advisor.

Past performance of any security is not a guarantee of future performance. There is no guarantee that this investment strategy will work under all market conditions.

Morgan Stanley Home Loans are made by Morgan Stanley Private Bank, National Association, an Equal Housing Lender, not Morgan Stanley Smith Barney LLC. The loans referenced herein are made by Morgan Stanley Private Bank, National Association. A Morgan Stanley Smith Barney LLC Investment relationship does not have to be established or maintained to obtain the products or services offered as part of the Morgan Stanley Home Loans program. All mortgage loans 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 may not be available in all jurisdictions and are limited to U.S. citizens and permanent resident aliens only. Residential mortgage loans are not available in Guam, Puerto Rico and the Virgin Islands.

Proceeds from mortgage loan transactions including initial draws and advances from HELOCs are not permitted to be used to purchase, trade or carry securities, repay margin debt or to make payments on any amounts owed under the Note or HELOC loan agreements.


Source: Barron’s “Top 1,200 Advisors,” February, 2014, as identified by Barron’s magazine, using quantitative and qualitative criteria and selected from a pool of over 4,000 nominations. Advisors in the Top 1,200 Financial Advisors have a minimum of seven years of financial services experience. Qualitative factors include, but are not limited to, compliance record, interviews with senior management, and philanthropic work. Investment performance is not a criterion. The rating may not be representative of any one client’s experience and is not indicative of the financial advisor’s future performance. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pays a fee to Barron’s in exchange for the rating. Barron’s is a registered trademark of Dow Jones & Company, L.P. All rights reserved.

Source: The Financial Times “Top 400 Financial Advisors,” March, 2014. Criteria are based, in part, upon data gathered from and verified by Morgan Stanley as well as qualitative and quantitative criteria, including but not limited to, assets under management, asset growth, compliance records, and experience. Morgan Stanley Financial Advisors were nominated by Morgan Stanley. The rating may not be representative of any one client’s experience and is not indicative of the Financial Advisor’s future performance. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pays a fee to The Financial Times in exchange for the rating.

Chicago Magazine’s “Top 50 Financial Advisors”, April 2008, as identified by The Winner’s Circle® LLC, bases its rankings on qualitative criteria: professionals with a minimum of 7 years’ financial services experience, acceptable compliance records, client retention reports, customer satisfaction, and more. With over 7,000 nominations compiled on an annual basis, Financial Advisor teams are quantitatively ranked based on varying types of revenues and assets advised by the financial professional, with weightings associated for each. Additional measures include: in-depth interviews and discussions with senior management, peers, and customers, and telephone-based and in-person interviews with the nominees. Because individual client portfolio performance varies and is typically unaudited, this ranking focuses on customer satisfaction and quality of advice. The rating may not be representative of any one client’s experience because it reflects a sample of all of the experiences of the Financial Advisor’s clients. The rating is not indicative of the Financial Advisor’s future performance. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors pay a fee to Chicago Magazine in exchange for the rating.