Planning Made Personal

Proactive wealth management and client-centric service come together at **The Albach, Wells & Dauer Group at Morgan Stanley.**

Ask experienced wealth advisors for financial advice, and you'll get a variety of intricate suggestions. But the team at The Albach, Wells & Dauer Group at Morgan Stanley keeps it simple.

"It's never too late to start planning for the rest of your life, no matter what life stage you're in—even when you have a clear idea of where you're headed," says Stephen Dauer, CFP®, ChFC®, CLU®, Managing Director of Wealth Management, Wealth Advisor, Senior Portfolio Management Director, and Workplace Advisor-Equity Compensation.

"When I was in college, I knew what I wanted to do: I wanted to manage money," says Brian Albach, Managing Director of Wealth Management, Wealth Advisor, and Senior Portfolio Management Director. He thanks an early fascination with the stock market for setting his financial career in motion. With dual degrees in finance and decision sciences from Miami University behind him, Albach joined the Merrill Lynch apprenticeship program in 1990 and took his first steps into the financial industry. The program paired young, eager graduates with experienced senior advisors.

"I was fortunate because my mentor was a trader. His business was all about using the stock market to benefit clients. It was a great match," says Albach of the mentorship that later developed into a strong business partnership. "I learned so much working alongside him and his clients. It provided a great foundation for bringing a disciplined process to client portfolios."

Within the apprenticeship program, soon another long-lasting partnership was born. Freshly out of college with a finance degree from the University of Kentucky was another ambitious graduate: Gregory Wells, now Managing Director of Wealth Management, Wealth Advisor, and Senior Portfolio Management Director.

"My true passion is taking care of clients through helping create wealth," says Wells, who describes going into business with Albach as a natural fit. "I enjoy striving to take clients from building wealth through income to living off the massive wealth we've helped them create."

Through his insightful approach to asset management, Wells helps clients define, articulate, and reach wealth goals with confidence. In fact, it's Albach and Wells' reputation for skillful guidance that first put the pair on Dauer's radar.

"I was working in the insurance industry at the time and knew I could do more for clients by incorporating strong financial planning," says Dauer. "For years, I partnered with Brian and Greg for their professional guidance." With a background in long-term planning, Dauer sees insurance, retirement, and financial planning as pieces of the larger wealth management puzzle. So in 2001, he made a full-time move to financial services.

Together with Albach and Wells, the trio formed The Albach, Wells & Dauer Group at Morgan Stanley. With Albach, Wells, and Dauer each holding more than 30 years of experience in the industry—and with the backing of one of the biggest names in finance—the team uses knowledge, experience, and research to construct and manage custom portfolios.

Proactive, Disciplined Planning

"We're in the market 24/7. When we're not making changes to portfolios, we're doing research to stay informed," says Wells. That's what it takes to be proactive and disciplined, an approach that sets the practice apart. "Proactivity means not only helping take advantage of opportunities but managing risk before it presents itself," he adds.

The group pulls on its collective strengths to make this possible: Dauer delivers industry-leading financial planning guidance while Albach and Wells concentrate on portfolio management.

"We operate with discipline," Albach says. "That's divergent because not only is being committed to core investment disciplines demanding, but being disciplined about how we employ them is just as challenging. Structuring a portfolio is like playing offense and defense, and our strategies help mitigate risk from within."

Through a dividend growth discipline, Albach and Wells choose stocks with strong balance sheets that pay above-average dividend yields. And on the earnings growth side, the group deploys a sell discipline that removes underperforming companies from consideration.

"We intend to build positions in companies and hold them. But sometimes things change, and better opportunities come along," says Albach. By keeping a close eye on earnings growth across the market, the group identifies companies entering a strong growth phase and helps clients take advantage.

Left to right: Lauren Best, Financial Planning Analyst; Darya Weidus, Client Service Associate; Hannah Stonecipher, Client Service Associate; Stephen Dauer, Wealth Advisor; Brian Albach, Wealth Advisor; Gregory Wells, Wealth Advisor; Jessica Marohn, Client Service Associate; Kassie Potter, Group Director; and Meg Brenner, Client Service Associate.

Client-Centered Service

Smart investing is just one component of premier wealth planning. "We're committed to building relationships and trust with a focus on transparent communication," says Dauer. "We keep clients aware of what we're doing and why so they can feel confident through the ups and downs of the marketplace."

From accumulation to wealth preservation and transfer strategies, The Albach, Wells & Dauer Group helps clients plan for the present while helping grow and manage their wealth for the future. It's a process that starts with getting to know clients' goals, objectives, and risk tolerance. These crucial pieces inform every aspect of effective financial planning, which also incorporates retirement planning, estate planning strategies, and more.

That's one reason it's critical that clients have not only the right financial plan but the right wealth management team. And at The Albach, Wells & Dauer Group, they get the dedicated service they deserve.

Also behind the group's success is a compassionate team of planners and problem-solvers who collaborate, seeking to exceed every client's needs. The group recruits hard-working young professionals from outside the financial industry, nurturing their development into full-fledged financial planners.

With leaders like Albach, Wells, and Dauer, it's easy to see what inspires the team's passion for genuine client care. "There's nothing better than helping clients create something they can pass down to families. We'll manage virtually everything to help them achieve their goals," says Wells.

As The Albach, Wells & Dauer Group looks to the future, it'll never forget its roots. The Cincinnati-based practice delivers on its commitment to the community through its support of ProScan Pink Ribbon Foundation and the Karen Wellington Foundation for LIVING with Breast Cancer.

"We're here to help our clients, community, and each other," says Dauer. "That's what makes us a better business and better people. And that's a reputation we're proud of."

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