

Kharmia DeLémos Powell
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As a Vice President in the Global Wealth & Investment Management division of Merrill Lynch, Kharmia Powell assists individuals and families with determining their financial goals and implementing customized wealth management strategies. Ms. Powell also works with other family advisors to help clients focus on estate planning considerations, including strategic philanthropic giving. Before joining Merrill Lynch in 2001, Ms. Powell was a bond analyst in the Wall Street headquarters of J.P. Morgan Securities. Prior to joining J.P. Morgan in 1994, she was president of an international management consulting firm based in New York City. Ms. Powell earned a B.A. from Smith College and studied law and finance at the University of Pennsylvania Law School and New York University Stern School of Business. Ms. Powell has served on the board of directors of the Gift Planning Council of New Jersey, an organization of professionals engaged in education and training in the philanthropic community.