

Morgan Stanley

The Fernandez and Feranec Group at Morgan Stanley

Strategic Wealth Planning for the 21st Century

As you reach a certain level of financial success, managing your assets can turn into a full-time job. Your investment choices often become more complex and the strategies to efficiently manage and preserve your wealth can become increasingly sophisticated.

At The Fernandez and Feranec Group, we understand the challenges you face. We've built an advisory practice that focuses on simplifying your financial life, so you can spend more time enjoying the wealth you've worked so hard to achieve.

We do this through ongoing education and the development of a comprehensive financial plan. We inform you about what's changing in the markets, what opportunities are available to help grow and preserve your wealth, and what actions you should consider taking today to better your tomorrow. We believe this information can lead to smarter and more confident financial decisions.



Right to Left: Michael Feranec, Kelly D. Alcala, Carlos Fernandez, Lori A. Ralston and Riley Dopp

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A SHARED VISION, A COMMON GOAL

We are a tightly-knit team of highly skilled and deeply principled professionals. We combine our many talents with the global resources of Morgan Stanley to create a wealth management experience that is customized to your specific needs, goals and circumstances.



Going the Extra Mile

We love working with our clients. They are an exceptional group of people, all having a unique wealth creation story. We combine our decades of experience and market insights to think strategically on their behalf.

As your financial advisory team, we believe taking care of your financial health is as important as taking care of your physical health. With a commitment to financial wellness and outstanding service, we are dedicated to serving the multi-dimensional needs of your life, so you may simplify and enhance your total financial picture now and for the generations to come.

Our Team



Carlos Fernandez
*Executive Director
Wealth Advisor
Senior Investment
Management Consultant
Serving Clients Since 1989*



**Michael Feranec, CFP®,
CMFC®, CRPC®**
*Senior Vice President
Financial Advisor
Financial Planning Specialist
Serving Clients Since 2003*



Riley Dopp
*Financial Advisor
Financial Planning Specialist
Serving Clients Since 2018*



Kelly D. Alcalá
*Wealth Management Associate
Serving Clients Since 1996*



Lori A. Ralston
*Senior Registered Associate
Serving Clients Since 1988*

Our Suite of Services

Manage Your Wealth

Goals prioritization
 Risk assessment
 Cash flow analysis
 Career and life transition planning

Grow Your Assets

Portfolio construction
 Open architectural platform
 Tax-efficient asset allocation
 Alternative investments

Minimize Risk

Hedging strategies
 Cash management and lending solutions
 Debt restructuring
 Long-term care insurance

Optimize Company Benefits

The sale of restricted, control and concentrated stock under SEC Rule 144
 Exercising corporate stock options
 Purchasing company stock under Rule 10b-18

Shape Your Retirement

Social security and pension analysis
 Income planning and distribution
 401(k) rollovers

Build Your Legacy

Estate planning strategies
 Trust services
 Philanthropic services

Financial Planning on YOUR Terms

As the adage goes, "Failing to plan is planning to fail," and planning for the future isn't getting any easier. Time and time again, we have seen how one small oversight can make a significant impact on your overall retirement savings.

That's why we've developed a thoughtful and disciplined process that covers all the bases. It is uniquely designed to hedge against the common pitfalls we often see in a standard financial plan.

1

Discovery

We begin with an in-depth conversation where we listen carefully to understand what is important to you and your family. Utilizing our skills as seasoned wealth management professionals, we ask specific questions about your previous investment experience and the values that shape your decisions. We also identify any special challenges and circumstances for your personal situation.

2

Analysis and Plan Development

Here, we prepare a comprehensive analysis for your situation. We utilize Morgan Stanley's proprietary planning and risk analysis tools to develop a plan that includes investment recommendations, risk management and tax-advantaged strategies, as well as estate, trust and philanthropic solutions. In this step, we may also reach out to your CPA and estate attorney to understand your existing tax and estate plans, so we can coordinate our efforts into one comprehensive plan.

3

Presentation and Implementation

Next, we present your personalized financial plan in detail and explain why we are recommending each strategy. We'll then refine your plan based on our discussion. Once approved by you, we'll begin to implement the strategies together. We believe in full transparency and will keep you involved in each step.

4

Ongoing Service

We develop longstanding relationships that provide special value to you and your family. We monitor the progress of your plan through ongoing calls and meetings, based on a communication strategy that works for you. We may recommend adjustments over time, due to changing market conditions or changes in your life, to keep you on track towards achieving your goals.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

The investments listed may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

Alternative investments are often speculative and include a high degree of risk. Investors can lose all or a substantial amount of their investment. They may be highly illiquid, can engage in leverage, short-selling and other speculative practices that may increase volatility and the risk of loss, and may be subject to large investment minimums and initial lock-ups. They may involve complex tax structures, tax inefficient investing and delays in distributing important tax information. They may have higher fees and expenses than traditional investments, and such fees and expenses can lower the returns achieved by investors.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning, or other legal matters.

Morgan Stanley Smith Barney LLC does not accept appointments, nor will it act as a trustee but it will provide access to trust services through an appropriate third-party corporate trustee.

Asset Allocation or diversification do not assure a profit or protect against loss in declining financial markets.

Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age and the availability of the particular option):

1. Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:
2. Leave the assets in the former employer's plan (if permitted)
3. Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or
4. Roll over the retirement savings into an IRA

Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or "RMDs," (7) the Tax Treatment of Employer Stock, and (8) borrowing privileges.

The decision of which option to select is a complicated one and must take into consideration your total financial picture. To reach an informed decision, you should discuss the matter with your own independent legal and tax advisor and carefully consider and compare the differences in your options.

Past performance is no guarantee of future results.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered arrangements with banks and other third parties to assist in offering certain banking related products and services.

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