

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.



Left to Right: Riley E. Dopp, Kelly D. Alcala, Michael R. Feranec, Carlos F. Fernandez, Lori A. Ralston, James A. McCormick

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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 F. Fernandez

*Managing Director
Senior Portfolio
Management Director
Alternative Investments
Director
Wealth Advisor
Serving Clients Since 1989*



Michael R. Feranec **CFP®, CMFC®, CRPC®**

*Senior Vice President
Financial Advisor
Financial Planning Specialist
Serving Clients Since 2003*



Riley E. Dopp

*Financial Advisor
Financial Planning Specialist
Serving Clients Since 2018*



James A. McCormick

*Financial Advisor
Financial Planning Specialist
Serving Clients Since 2025*



Kelly D. Alcalá

*Assistant Vice President
Wealth Management Associate
Serving Clients Since 1996*



Lori A. Ralston

*Portfolio Associate
Serving Clients Since 1988*

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.

The value of advice

Financial advice has the best chance of success when it's built on a strong advisor-client relationship. We'll work together to construct a financial plan that reflects your goals as they change over time.



Investments:

- Articulating investment goals and strategies
- Managing portfolio and asset allocations
- Investing for current income versus growth of assets
- Providing ongoing investment monitoring
- Performing Risk Analysis
- Meeting Liquidity needs
- Rebalancing
- Selecting cost and tax-efficient investments
- Exercising corporate stock options
- Alternative investments
- 401(k) rollovers



Planning:

- Retirement goals
- Mortgage assistance and strategies
- Higher education
- Estate Planning education
- Insurance—Health, Long-Term Care, Life, business, specialized
- Business purchase, sale and succession planning
- Health Care and eldercare
- Spending in retirement
- Cash management and lending solutions
- Social security and pension analysis
- Income planning and distribution
- Philanthropic services



Ongoing Advice:

- Conducting annual reviews
- Adjusting financial plans based on life events
- Offering intergenerational wealth education
- Bringing clarity to financial headlines
- Navigating real estate transactions
- Investing lump sums
- Establishing debt management cash flow / spending strategies
- Helping with job-change finances
- Providing professional referrals (Attorneys, CPA, etc.)
- Keeping the focus on your plan

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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.

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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.

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