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. Alcala
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

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

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