Morgan Stanley

The Red Cardinal Group at Morgan Stanley

Who to Contact — And When

A clear path to the right person, every time with direct access to any of our team members. Contact us — we're here for you.

THE RED CARDINAL GROUP AT MORGAN STANLEY

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Houston, TX 77056

https://advisor.morganstanley.com/the-red-cardinal-group

From Left to Right: Dean Fletcher, *Registered Client Service Associate;* Sue Aycock, CRPS®, *Assistant Vice President, Business Development Associate;* Joseph Radzwill, CFP®, CPM®, *Executive Director, Financial Advisor;* Marci Moss, CFP®, *Portfolio Management Associate;* Stefania Melgar, *Client Service Associate;* Andrew Pisechko, CFP®, *Vice President, Financial Advisor*

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Forbes
BEST-IN-STATE WEALTH ADVISORS
SHOOK® RESEARCH
2026

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Wealth Advisory Services

INVESTMENTS & MARKETS

- Personalized Investment Advice
- Professional Portfolio Construction and Management
- Asset Allocation
- Investment Management Analysis
- Risk Management
- Liquidity Planning
- Alternative Investment Selection
- Review your portfolio and performance
- Discuss specific investments
- Get our latest market and economic outlook

WEALTH STRATEGY

- Explore retirement strategies and account options
- Tax Efficient Investment Strategies
- Cash management and lending solutions
- Evaluate life and long-term care insurance and risk management
- Trust & Estate services coordination
- Plan for business succession or liquidity events
- Stock Plan analysis

FINANCIAL PLANNING

- Discovery and preparation
- Explore retirement and account strategies
- Health Care Expense Planning
- Life insurance review
- College Planning
- Wealth Plan adjustments due to changes in your life and /or family situation
- Philanthropic and Charitable Giving

Your Client Service Team

Stefania Burciu Melgar
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Dean Fletcher
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CLIENT SERVICES AND SUPPORT

- Execute money movement (wires, transfers, checks, etc.)
- Answer general non-investment related questions
- View balances, activity, or statements
- Update to profile or account details
- Order checks, cards, or account material
- Assistance with digital tools such as Morgan Stanley Online, eSign and eAuthorization
- Schedule a meeting or request a callback
- Onboarding new relationships
- Guidance with client documentation

Sue Aycock, CRPS®
Assistant Vice President
Business Development Associate
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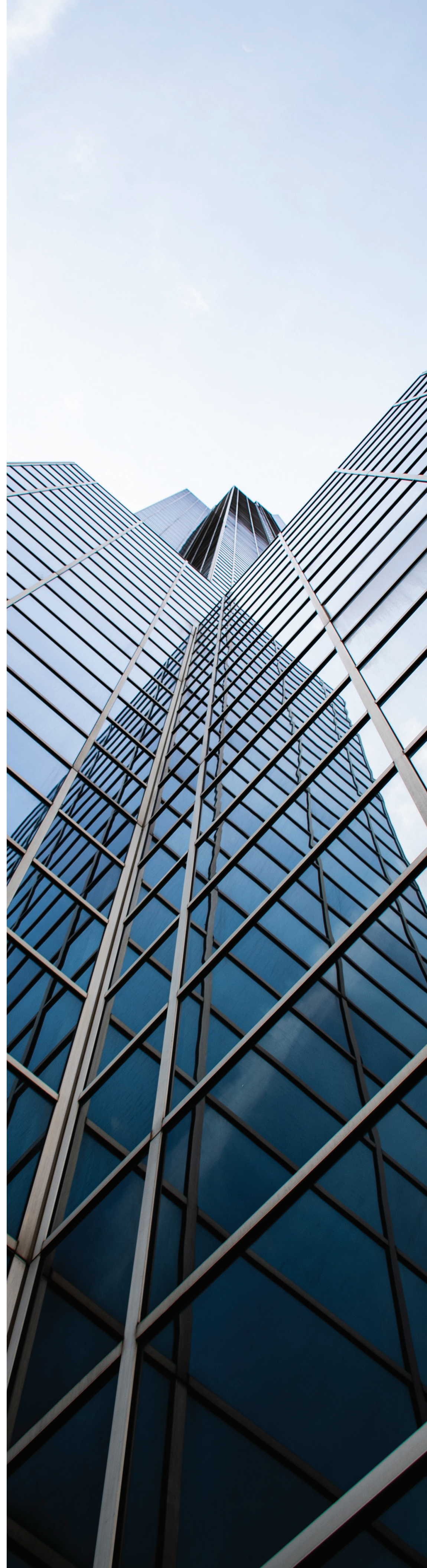
CLIENT CONCIERGE AND CORPORATE RETIREMENT SERVICES

- Client Experience Coordinator
- Cash Management Solutions
- Morgan Stanley Lifestyle Resources
- Support family financial education
- Community impact liaison
- Corporate Retirement Administration and Services

Forbes 2026
BEST-IN-STATE WEALTH MANAGEMENT TEAMS
SHOOK® RESEARCH



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2026 Forbes Best-In-State Wealth Management Teams

Source: Forbes.com (Awarded January 2026). This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 3/31/24 -3/31/25.

2026 Forbes America's Top Wealth Advisors and Best-In-State Wealth Advisors

Source: Forbes.com (Awarded January 2026). This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 3/31/24 -3/31/25. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC, for placement on its rankings. This ranking is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

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