



Newsletter - First Quarter of 2026

The Red Cardinal Group at Morgan Stanley

[Client Preferred Name]

With 2026 well underway, our team would like to share several timely insights to help you stay informed and positioned for what lies ahead. From market perspectives to updated planning opportunities and evolving interest rate dynamics, we're here to help guide you through the months ahead.

We're grateful for the opportunity to work alongside you and support your financial journey. Our team is here to help you navigate changes, evaluate opportunities, and stay focused on what matters most to you and your loved ones.

Best,
Joe & The Red Cardinal Group at Morgan Stanley

Planning for the Year

Life changes - whether personal, professional, or economic - can impact your goals. We encourage you to reach out if anything has changed or if you'd like to schedule a review of your financial plan.

For your convenience we've included links below to the 2026 IRA contribution limits and the recent Social Security COLA increase to help you stay informed.



Maximum Benefit and Contribution Limits for 2026

Below you will find a document containing the 2026 Maximum Benefits and Contribution Limits. Please reach out to us if you have any questions.

[Click Here for the Document](#)



Social Security COLA Increase

Discover how the Social Security Administration helps your benefits keep pace with the rising cost of living through the Cost-of-Living Adjustment (COLA).

[Click Here to Learn More](#)



2026 Tax Tables

Taxes can affect your investment returns more than you may realize. Prepare and plan for this year's taxes with the updated tax tables for 2026.

[Tax Tables](#)

Tax Forms

To access your tax forms online, please:

1. Log into your account via [Morgan Stanley Online](#)
2. Click the Accounts tab
3. Select the Documents tab
4. Go to the Statement drop-down tab
5. Select Tax Documents and download them

Forbes Best-in-State Wealth Management Team 2026



We are thrilled to share some fantastic news—our team has been honored by Forbes as one of its [Best-In-State Wealth Management Teams for 2026](#).

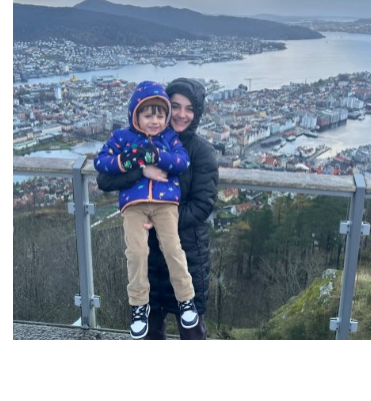
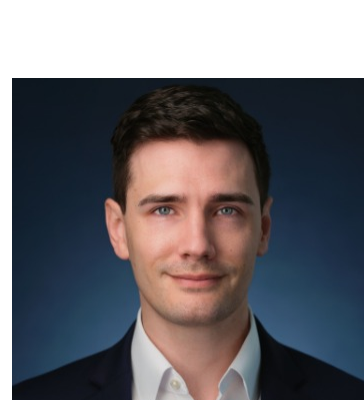
While this recognition is due to many factors, it is the relationships we share with our clients that is the most significant aspect of this accolade.

Updates from the Team



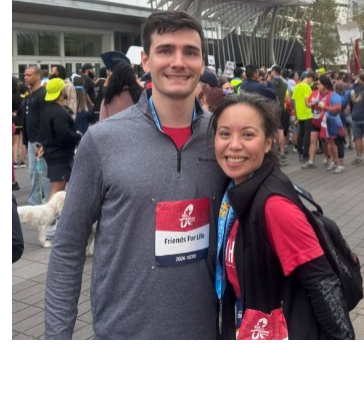
Congratulations to Executive Director, Joseph Radzwill on an incredible milestone—28 years of dedicated service. Over nearly three decades, Joe has consistently brought deep knowledge, steady leadership, and a strong commitment to our clients and colleagues. We're grateful for the impact he's made and the standard of excellence he sets every day. Please join us in thanking Joe for 28 outstanding years and wishing him continued success in the years ahead.

We're proud to share that Financial Advisor, Andrew Pisechko, has been promoted to Vice President at Morgan Stanley. This milestone reflects his successful impact with our clients and his continued professional excellence. Congratulations to Andrew!



Client Service Associate Stefania Melgar traveled with her husband, Anthony, and their son, Stefan, for the winter holidays. On their way to visit family in Romania, they made a quick stop to enjoy the beautiful coastal sights of Bergen, Norway. We see you Stefan!

Andrew and Sue laced up their sneakers and proudly represented The Red Cardinal Group at the We Are Houston 5K as part of the big marathon weekend. Go Andrew and Sue!



Marcy recently volunteered to help riders at The Top Hands Horse show. The Top Hands Horse Show is a competitive horse show held annually at the Houston Livestock Show & Rodeo, focusing on the therapeutic riding for individuals with physical or intellectual challenges.

Your Dedicated Financial Team



The Red Cardinal Group at Morgan Stanley

[Signature of Primary Contact]

*This role cannot solicit or provide investment advice.

2026 Forbes Best-In-State Wealth Management Teams
Source: Forbes (Awarded Jan 2026) Data compiled by SHOOK Research LLC based for the period 3/31/24-3/31/25.
[Awards Disclosures](#)

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