Morgan Stanley

The Three Rivers Group at Morgan Stanley

Success On Your Terms

Morgan Stanley
One PPG Place, Suite 1300
Pittsburgh, PA 15222
Phone: 412.392.5800
Fax: 412.567.9834

CRC # 6574706 Exp 10/2025

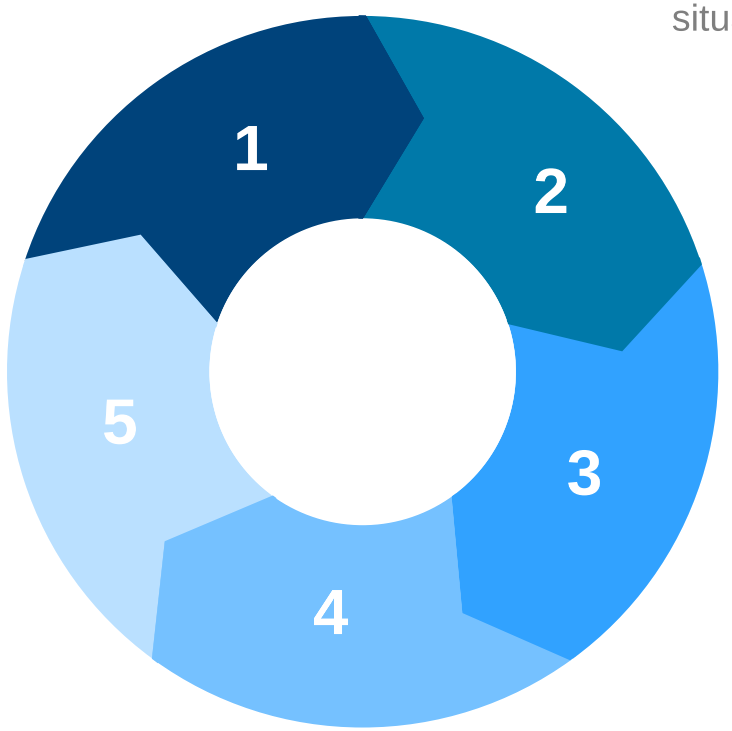
How We Help You Achieve Your Financial Goals

1. Develop Understanding

Together, we'll develop a thorough understanding of your financial goals.

2. Conduct Analysis

Working with you, we'll review and analyze your current financial situation.



3. Tailor Solutions

We draw upon the intellectual strength and global resources of Morgan Stanley Wealth Management to help you create individually tailored investment solutions.

4. Implement & Deliver

We will work with you to implement your customized strategy, including personalized benefits and services, to help ensure your financial needs continue to be met.

5. Ongoing Commitment

We will periodically evaluate and recommend potential solutions to address your situation.

Your Financial Advisors Will:

- *Serve as your gateway to the intellectual strength and global resources of Morgan Stanley*
- *Follow a client-centered approach, and work with you to develop financial solutions that address your specific needs and goals*

Jonathon A. Reddig, CFA®

Senior Vice President
Portfolio Management Director
Financial Advisor

- Works with Institutional and High Net Worth Families and Individuals to create customized solutions in order to help meet their goals

- With Morgan Stanley since 2005

One PPG Place, Suite 1300
Pittsburgh, PA 15222

Phone: 412-392-5144
Fax: 412-567-8794
Mobile: 412-965-7996
Email: jonathon.a.reddig@ms.com

NMLS # 1549163

John L. Poppert

Associate Vice President
Financial Advisor

- Works with Institutional and High Net Worth Families and Individuals to create customized solutions in order to help meet their goals

- With Morgan Stanley since 2016

One PPG Place, Suite 1300
Pittsburgh, PA 15222

Phone: 412-392-5859
Fax: 412-567-9057
Mobile: 412-615-3383
Email: john.poppert@ms.com

NMLS # 1692178

Our Support Staff Will:

- *Assist you with all of your reporting, operational, digital and administrative needs*

Christine A. Bacasa

Portfolio Associate

- Takes care of the operational, administrative and marketing functions of the group
- Assists clients with their trading, retirement and cash management needs
- With Morgan Stanley since 1985

One PPG Place, Suite 1300
Pittsburgh, PA 15222

Phone: 412-392-5897

Fax: 412-567-9834

MS Text: 412-365-4571

Email: christine.a.bacasa@ms.com

Jonathon A. Reddig, CFA®

Senior Vice President
Portfolio Management Director
Financial Advisor
NMLS # 1549163

B.S., Business Administration, University of Pittsburgh

Jonathon Reddig joined Morgan Stanley in 2005 and is the lead financial advisor of the Three Rivers Group. Jon works with institutional investors and high net worth families to evaluate, develop and implement financial planning strategies tailored to individual objectives. His investment philosophy centers around meeting clients' goals while seeking to minimize their risk, accomplishing this through tactical diversification and producing high current cash flow. He follows the belief that personalized service is essential when matching clients with the right financial advice.

His investment philosophy is predicated on staying up to date on global news, economic trends, industry offerings and professional standards. His commitment to his clients is mirrored in his commitment to education and personal development. Jon has earned the Chartered Financial Analyst® Designation. The Chartered Financial Analyst® (CFA®) designation has become known as the designation of professional excellence within the global investment community. Jon is also a member of the CFA Society of Pittsburgh and active in helping put on their annual Endowments and Foundations Conference.

Most recently he has been named an Investing with Impact Director at Morgan Stanley. Investing with Impact Directors are chosen for their experience and leadership in helping to align the financial goals of clients with their personal values and societal impact objectives. He also maintains the Government Entities Specialist Designation, in working with local government clients in Western Pennsylvania.

Jon and his wife, Amy, reside North of Pittsburgh in Allison Park, PA with their two young daughters. He and his wife have been members of a successful, competitive corporate rowing team for over ten years through the Three Rivers Rowing Association and a former board member of the association. For his latest challenge he is the head coach of his daughter's U10 Soccer team.

John L. Poppert

Associate Vice President
Financial Advisor
NMLS # 1692178

B.S., Business Administration, East Carolina University

John graduated from East Carolina University in 2004, where he earned a Business Degree with a concentration in Management. While attending, he balanced academics with a successful baseball career, earning multiple Dean's List honors and leading the nationally ranked Pirates to four NCAA tournaments. After graduation, John was drafted by the Montreal Expos (now Washington Nationals) and decided to pursue a career in professional baseball, where he played and coached for eight seasons in the Washington Nationals organization.

Today, John enjoys helping people reach their financial goals by creating and implementing investment strategies that are tailored to their specific needs. John engages his clients to help them figure out where they are financially and, more importantly, where they want to go and how they can best get there. John gives his clients an advantage by leveraging Morgan Stanley's distinguished research, resources, and analytics. He is committed to providing his clients the highest level of care rooted in accountability, integrity, communication, and trust.

John lives in the borough of Crafton with his wife, Eva, and four boys, John, Luke, Mitchell, and Henry. In his free time, he enjoys being with his family, staying active, and coaching his son's baseball teams. John is on the board of directors for the Crafton Ingram Thornburg Baseball and Softball Association. John is also an avid Steelers, Penguins, and Pirates fan.

Christine A. Bacasa

Portfolio Associate

As a key member of the group, Chris is responsible for coordinating client relationships and assisting clients with their overall trading, retirement, and cash management needs. In addition, Chris is responsible for the day-to-day operational and administrative functions of the group. She has a strong work ethic and is very detailed oriented. She is always seeking to use the firm's digital platform to help deliver cutting edge service. Chris works closely with the team in the development and implementation of various marketing strategies.

Chris has worked at Morgan Stanley and its predecessor companies since 1985. She is Series 7 and Series 63 licensed.

In her free time, Chris enjoys going to the gym, running and practicing yoga. She has competed in various long-distance races, including multiple half marathons and a full marathon in 2015. She also enjoys gardening, cooking and reading about health and fitness.

We Are Active In Your Path To Financial Success

Working with The Three Rivers Group at Morgan Stanley means that all the resources of a global financial leader will be available to help meet your financial goals:

- Decades of experience and thought leadership applied to your financial needs
- Unique investment opportunities whenever and wherever they appear across the globe
- Innovative solutions tailored to help you meet your objectives
- A team dedicated to understanding and helping you reach your goals

Tax laws are complex and subject to change. Morgan Stanley Smith Barney LLC ("Morgan Stanley") , its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors do not provide tax or legal advice and are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein except as otherwise agreed to in writing by Morgan Stanley. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a retirement plan or account, and (b) regarding any potential tax, ERISA and related consequences of any investments made under such plan or account.