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 # 4536635 Exp 11/2026

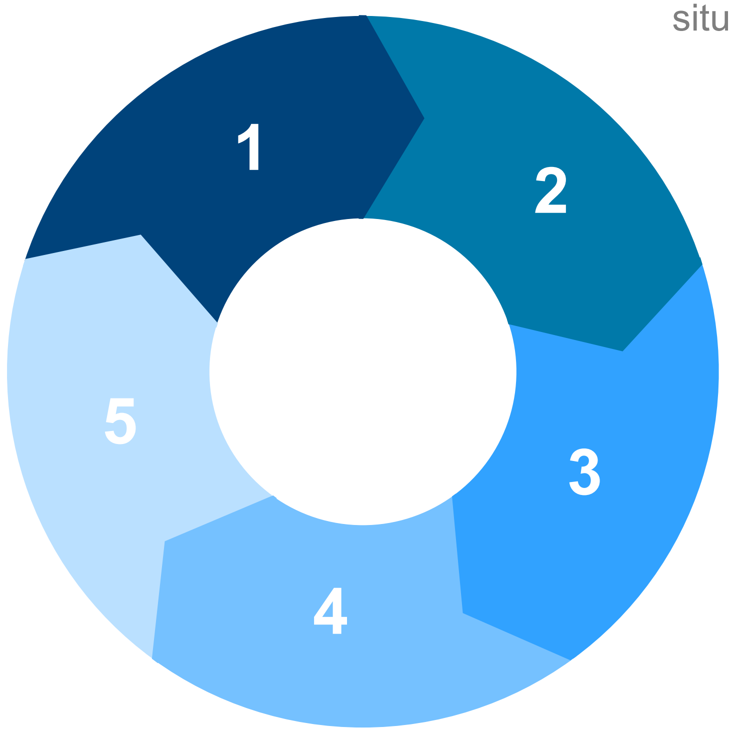
How We Help You Achieve Your Financial Goals

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 Strategies

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

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 strategies that can help meet 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 strategies in order to help meet their goals
- With Morgan Stanley since 2005

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NMLS # 1549163

John L. Poppert

Associate Vice President
Financial Advisor

- Works with Institutional and High Net Worth Families and Individuals to create customized strategies in order to help meet their goals
- With Morgan Stanley since 2016

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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

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Morgan Stanley

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 manage their risk, accomplishing this through tactical diversification and seeking to produce 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.

Each year, Forbes publishes its list of Best-In-State Wealth Advisors, recognizing a select group of professionals in our industry. Jon has been included in the 2025 ranking. The Three Rivers Group has been included in the Forbes Best-In State Teams ranking for 2024 and 2025.

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.

Forbes Best-In-State Wealth Advisors (2025)
Source: Forbes.com (Awarded April 2025) Data compiled by SHOOK Research LLC for the period 6/30/23 - 6/30/24.
Forbes America's Top Wealth Management Teams (2024 & 2025)
Source: Forbes.com (Awards 2024 & 2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year the award was issued.

See page 9 for complete award disclosures.

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 helps his clients by leveraging Morgan Stanley's distinguished research, resources, and analytics. He is committed to providing his clients an exceptional level of care rooted in accountability, integrity, communication, and confidence.

John lives in the borough of Crafton with his wife, Eva, and five boys, John, Luke, Mitchell, Henry, and George. 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
- Comprehensive investment opportunities whenever and wherever they appear across the globe
- Innovative strategies tailored to help you meet your objectives
- A team dedicated to understanding and helping you reach your goals
- Included in Forbes Best-In-State Wealth Management Team for 2024 and 2025

Forbes America's Top Wealth Management Teams (2024 & 2025)
Source: Forbes.com (Awards 2024 & 2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year the award was issued.

See page 9 for complete award disclosures.

Forbes Best-In-State Wealth Advisors (2025)

Source: Forbes.com 2025 Forbes Best-In- State Wealth Advisors ranking awarded in 2025. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes 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 this ranking may not be representative of any one client's experience. These rankings are 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.

Forbes Best-In-State Wealth Management Teams (2024 & 2025)

Source: Forbes.com (2024 & 2025) Forbes Best-In-State Wealth Management Teams ranking awarded in 2024 & 2025. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in March of the previous year the award was issued, having commenced in March of the year before that. 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 and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes 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. These rankings are 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.