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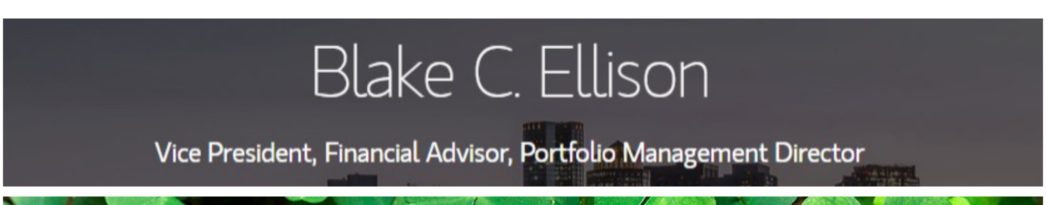

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March 2025 Newsletter

Staying the Course Amid Market Volatility

As we welcome spring, recent market fluctuations and concerns surrounding tariffs have been top of mind for many investors. While volatility can be unsettling, it's important to remember that it is a natural part of investing. After a strong 2024, marking the third consecutive year of a bull market, some pullback is to be expected. However, history has shown that market downturns are often followed by periods of recovery and growth.

A well-diversified portfolio and a long-term outlook remain the best strategies for navigating uncertain markets. By staying disciplined and focused on your financial goals, you can help minimize risk while positioning yourself for future opportunities.

This month, we're sharing insights to help you refresh your financial plan, prepare for major financial decisions, and stay informed on key market trends. Our latest market commentary provides an in-depth look at recent developments, and we're also highlighting timely topics such as IRA contribution reminders, homebuying strategies, and the potential impact of Trump's tariff agenda.

We hope you find these insights valuable and look forward to staying connected. As always, please don't hesitate to reach out with any questions.

5 Ways to Spring-Clean Your Finances

A lot can pile up over a year, or just a season. Here are five tips to help you tidy up, declutter and organize your finances this spring.

Read More

How To Prepare for a Home Purchase

The journey to becoming a homeowner may be complex, but there are plenty of resources to help you along the way. Review this list of considerations and next steps as you gear up to purchase your new home.

Read More

IRA Contribution Reminder

You still have time to max out your IRA contributions for the 2024 tax year (if eligible). Invest in your future retirement today and contribute by the April 15th, 2025 tax deadline. Learn more here:

Read More

Wealth Manangement Insights Audiocast:

Trump's Tariff Agenda

President Trump has signed over 65 executive orders since Inauguration Day. In this commentary, Monica Guerra, Head of US Policy for Morgan Stanley Wealth Management, shares her framework for considering this wave of executive orders and highlights key takeaways from recent tariff actions by the White House.

Listen Here

On the Markets | March 2025

In Like a Lion...

"American exceptionalism" takes a pause as policy risks, sticky inflation and international rotation weigh on US equities. Find out more in the March edition of On the Markets. On the Markets is a monthly collection of the most timely research and strategy from Morgan Stanley & Co., Morgan Stanley Wealth Management and external partners.

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Wealth Education for the Next Generation

Tying the Knot: Navigating Joint Finances & Communications:

Monday, April 7, 2025 at 4 PM ET

Thinking of taking the next step with someone special? One of the most important conversations to have before tying the knot is about money—how each of you feel about it, how you'll each make it, save it, spend it and invest it. Discussing potential differences will help plan for how to keep them from becoming bigger issues.

Hosted by Caroline Gundeck, Head of UHNW Client and Field Engagement and Charline Burgess, Senior Wealth Education Specialist, you will learn about financial concepts, investing, and money management in a fun and interactive way.

Register Here

From the Service Team

eAuth: A more secure and convenient way to transfer funds

As part of our ongoing efforts to provide easy, fast, and secure methods of transferring funds, we wanted to highlight one of our online tools, eAuthorizations. This service allows you to electronically authorize the transfer of cash or securities internally at Morgan Stanley as well as externally by check or wire transfer.

We do most of the work for you and you can quickly and securely approve the transactions through Morgan Stanley Online or the Morgan Stanley Mobile App. By using this service, you no longer need to provide a signed letter of authorization, offering you a quick, paper-free experience.

To get started, enroll in eAuthorizations by visiting Morgan Stanley Online.
An eAuthorizations Client Guide has also been created to assist you in understanding this digital tool.

* Note: Although RMD Age has increased for some individuals, the eligibility requirement for QCDs remains unchanged. Distributions taken on or after an IRA client or beneficiary has attained age 70½ will meet the age requirement. If eligible, you can make a QCD of up to $100,000 per year directly from your IRAs to an eligible organization without incurring any adverse federal income tax consequences. The distribution counts for the purposes of the RMD from IRAs but is not included in calculating the individual taxpayer's limitation on charitable deductions in the year the donation was made.

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