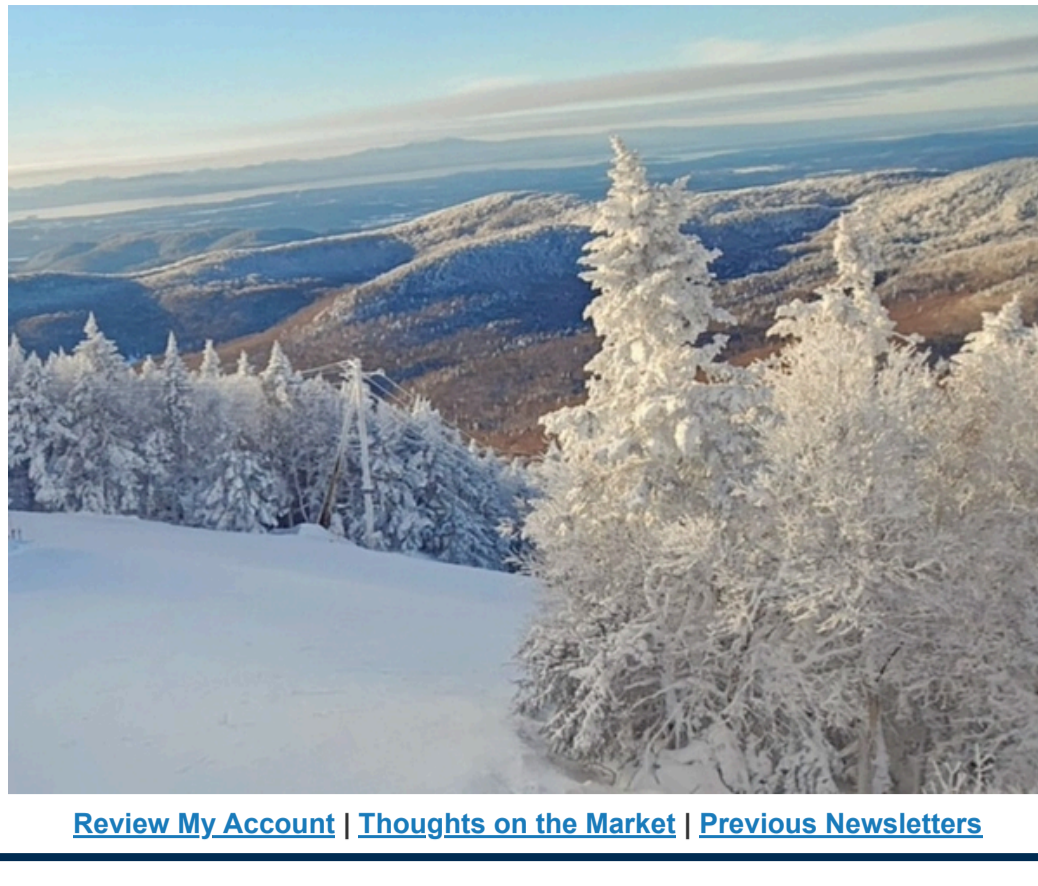


Blake C. Ellison

Vice President, Financial Advisor, Portfolio Management Director



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February 2025 Newsletter

Welcome to our February Newsletter!

As we settle into the new year, I want to share a personal story that highlights an important reminder for all of us. A couple months ago, I had a charge for an exorbitant amount on my credit card that I did not make—not the most pleasant experience. It was a wake-up call about the ever-evolving tactics of scammers. It may have been a coincidence, but they charged it on the first day of a new statement cycle. So, I didn't see it for a few weeks. While the card was quickly canceled, I was shocked at how a charge this large could occur without my knowledge and approval. Yes, I have now since set up alerts when charges over a certain dollar amount occur. It's a reminder to stay vigilant: don't open emails or texts from unfamiliar sources, and never share personal information with anyone you don't trust. Protecting your financial well-being is just as important as growing your wealth, and a few extra precautions can make all the difference. We can never do enough but if shopping online, consider not saving the information.

This month's newsletter is packed with resources to keep you informed and prepared. Join us for an upcoming education webinar where we'll discuss market dynamics and their potential impact on your portfolio. We're also featuring articles on investment themes and political trends to watch in 2025, as well as tips to help you get ready for tax filing preparation.

As always, our team is here to support you every step of the way. If you have any questions or concerns—or if you'd simply like to catch up—please don't hesitate to reach out.

Lastly, I was able to get out skiing recently in Vermont. Late in the day the clouds lifted, and I captured the picture above from the summit looking over across Lake Champlain toward the Adirondack Mountains in New York. Here's to a secure and successful year ahead

Know What to Do if You Think You've Been Hacked



While you can't eliminate the risk of being a victim of a cybercrime, you can control how you react if your identity, accounts, devices or information is compromised. Responding quickly and comprehensively limits the damage from being hacked, facilitates a rapid recovery and provides you with some needed peace of mind.

[Read More](#)

7 Political Trends Investors Should Watch in 2025



With a new Republican-led White House and Congress, 2025 is set to bring shifts in U.S. government policy that may affect the economy and financial markets. Here are some of the top policy and regulatory actions to watch for, along with what it may mean for your investment portfolio.

[Read More](#)

Are You Prepared for Tax Day?



Consider these tax season moves. The sooner you get started, the better prepared you'll be for Tax Day.

[Read More](#)

Four Standout Investment Themes for 2025



Short-term trends can offer investors valuable insights into immediate market dynamics. But it's the long-term trends that truly shape the investment landscape. That's why each year, the Morgan Stanley Research presents a list of key megatrends that we believe will provide a foundation for sustainable growth and resilience in an ever-changing world.

[Read More](#)

On the Markets | February 2025

Now, It's Show Time



Chinese AI challengers and tariff tremors are impacting an array of financial markets, with important implications. Find out more in the February 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.

[Read More](#)

Wealth Education for the Next Generation

Home Buying: Navigating the Borrowing Landscape

Monday, March 3rd, 2025 at 4 PM ET

Join us as we continue the journey into the world of finance and wealth education. At Morgan Stanley, we believe that knowledge is the key to unlocking future success, and we're excited to share our thought leadership and experience with you! 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.

Educating yourself on the Home Buying process, and the decisions you will need to make along the way, helps make it easier to make well-informed choices that align with your overall goals, priorities and vision for the future.

[Register Here](#)

From the Service Team

For easy and secure online access to your

tax forms, please follow these steps:

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

Review the estimated schedule for receiving your tax forms [here](#).

If you have any questions about any of the items discussed in this month's newsletter, please don't hesitate to reach out. We look forward to hearing from you soon.

[Signature of Primary Contact]

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