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January 2025 Newsletter

Happy New Year! As we step into 2025, we wish you and your loved ones a year filled with health, happiness, and prosperity.

In this month's edition, we have curated a variety of resources to help you stay informed and make the most of your financial journey. From market insights to planning tips, our goal is to provide you with meaningful and practical information.

As always, we are here to support you—please do not hesitate to reach out with any questions or for a deeper conversation.

Explore the 2024 and 2025 Tax Tables

Each year, the tax bill outlines how significantly taxes can impact your journey toward your financial goals — and highlights the value of integrating tax-efficient strategies into your investment process.

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2024 and 2025 tax tables.

Feel free to contact us for insights into your portfolio and consult your personal tax advisor for assistance with your tax returns. Then we can talk about how to focus more on tax efficiency.

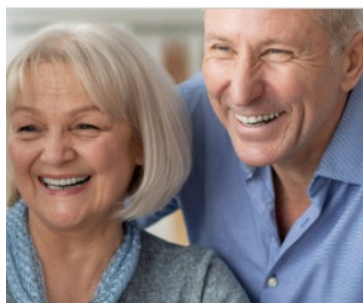
[View the 2024 Tax Tables](#)
[View the 2025 Tax Tables](#)


6 Financially Smart Ways to Start 2025

Heading into 2025, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These six steps can get you started.

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Retirement in the Age of Aging



As people live longer, retirement planning has become more complex and critical than ever. With a historic wave of Baby Boomers retiring and life expectancy on the rise, wealth managers face both challenges and opportunities to meet evolving client needs. Discover how integrated solutions and innovative strategies are shaping the future of retirement planning.

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Lessons to Take Into 2025



With the start of the new year, our Head of Corporate Credit Research Andrew Sheets looks back to look ahead at trends for credit and other markets in 2025. Each week, Global Head of Corporate Credit Research Andrew Sheets, or a member of his team, offers perspective on the forces shaping the markets as well as insights on investment opportunities and risk across global asset classes. Listen to the latest Thoughts on the Market podcast to hear the full analysis.

[Listen Here](#)

On the Markets | January 2025 2025 Is Showtime for Fundamentals



An economic soft landing and enthusiasm for AI have boosted markets, but now earnings and policy clarity are needed. Find out more in 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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