



January 2026 Newsletter

Carlos Duque, First Vice President, Financial Advisor at Morgan Stanley

We are excited to share some important news with you regarding our team and the services we offer. As a client of ours, we understand the trust and expectations inherent in our relationship, and we are committed to enhancing your financial outcomes and supporting you in fulfilling your life's purpose.

We are thrilled to announce the formation of a new team **The Vista Group at Morgan Stanley**, dedicated to empowering you to live richly and intentionally. Our mission is to transform wealth into a life well-lived, not just a balance sheet. Here are some of the core beliefs that guide our approach:

- **Money should serve life, not the other way around.** We guide clients to invest in meaningful experiences that yield lifelong 'memory dividends'.
- **Fulfillment is personal.** We help clients align spending with their values and identity, ensuring every dollar spent brings genuine joy.
- **Timing matters.** We encourage clients to plan for the phase of life they are in and their health, maximizing enjoyment and impact.
- **Freedom is the ultimate return.** We emphasize planning as a tool to buy time, flexibility, and peace of mind, allowing you to choose how you live—not allowing the markets or economics dictate your days.
- **We are your thoughtful partners.** Our team of intelligent, warm, and sophisticated advisors leverage a family office style collaboration with you to craft a personalized, dynamic plan balancing security with joy.

This modern, human-centered approach to wealth management is supported by [Morgan Stanley's relentless pursuit of excellence, utilizing state-of-the-art technologies and innovation.](#)

We have been a team for over a year now, carefully ensuring that all members were a good fit before making this announcement. We are proud to announce that for the year 2026, we have been named by Forbes as one of the **Best-In-State Wealth Management Teams** in New Mexico. This recognition solidifies our confidence in providing the best experience for you.

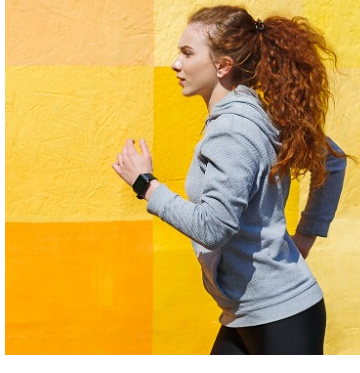
Rest assured, I will continue as your Financial Advisor and primary point of contact, and Cindy Snapka will continue as our client service associate.

We invite you to visit our team website at [The Vista Group Website](#) to learn more about each team member and the services available to you. If you find this message compelling, please feel free to share it with those you care about.

Warm regards,



January Insights



5 Personal Money Moves for the New Year

Stepping into 2026, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These five steps can get you started.

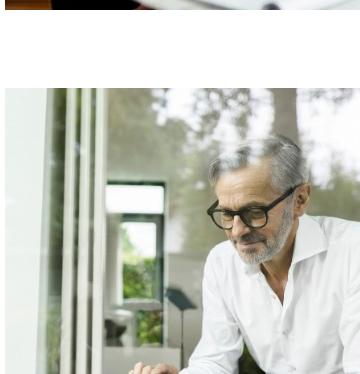
[Read More](#)



Preparing for Tax Season

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2025 and 2026 tax tables.

[2025 Tax Tables](#) | [2026 Tax Tables](#)



Maximum Benefit and Contribution Limits for 2026

The IRS has increased contribution limits for 2026. Click below for a detailed list of all the new contribution limits.

***You can still make your 2025 Contributions!
If you haven't done so already, please reach out.***

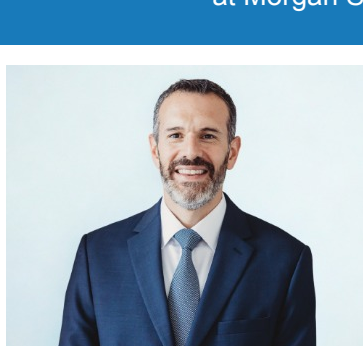
[Read More](#)

The Vista Group

at Morgan Stanley

[Team Website](#)

[Login to your MSO Account](#)

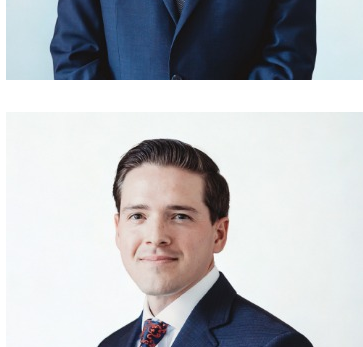


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2026 Forbes Best-In-State Wealth Management Teams

Source: Forbes (Awarded Jan 2026) Data compiled by SHOOK Research LLC based for the period 3/31/24-3/31/25. [Awards Disclosures](#) | [Morgan Stanley](#)

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