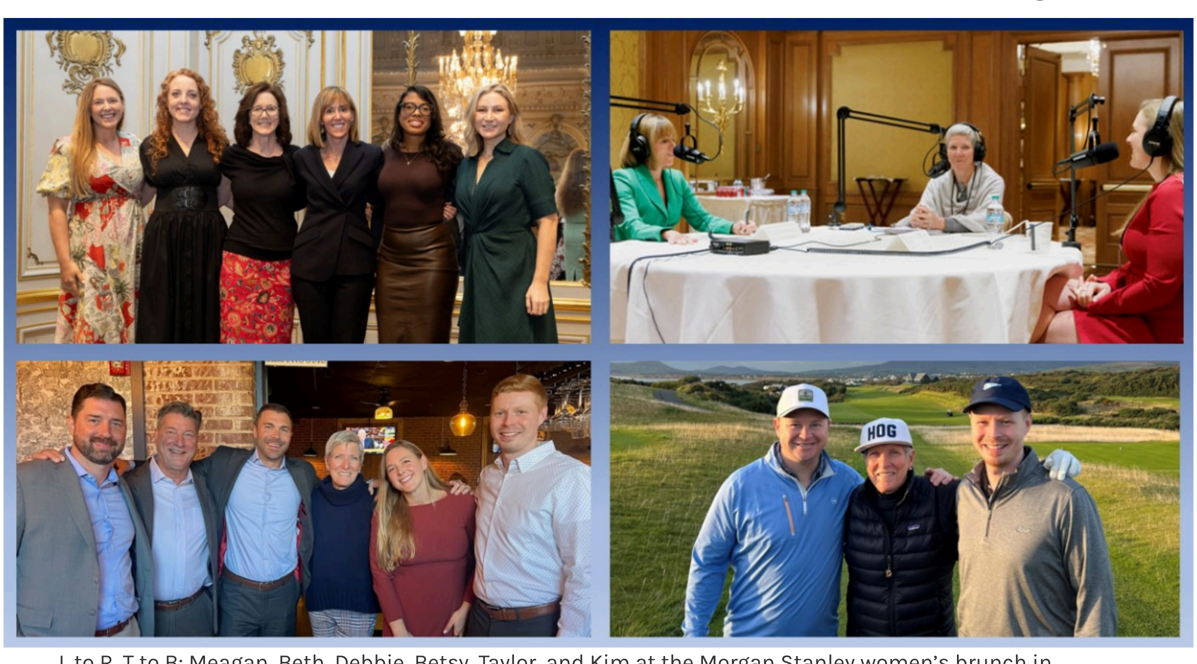


L to R, T to B: Meagan, Beth, Debbie, Betsy, Taylor, and Kim at the Morgan Stanley women's brunch in Washington D.C. hosting author and journalist Claire Shipman; Betsy, Kate and Meagan taping a podcast for the Association of Professional Investment Consultants (APIC); Michael, Regis, Derek, Kate, Meagan, and Mike in Frederick for a team meeting; Sid, Kate, and Mike crossed the pond to play a round at Hogs Head.

Updates and Insights from Four Points Group at Morgan Stanley

We hope you had a wonderful Thanksgiving and now are enjoying the full steam of the holiday season.

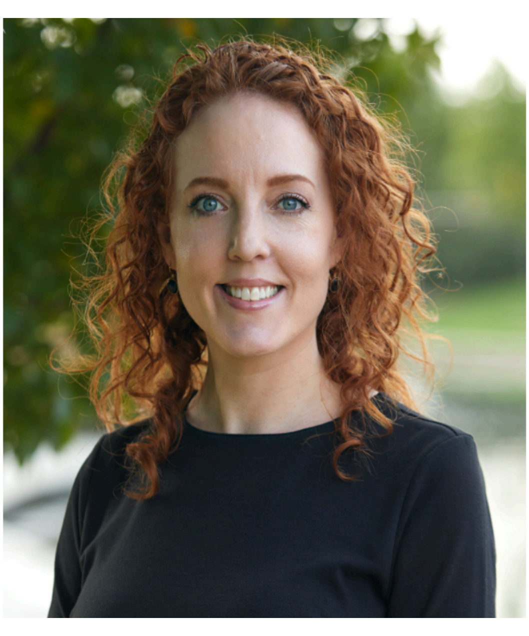
Please enjoy the latest edition of the Team's newsletter, containing reminders and resources to help you stay prepared and informed. If you wish to review your financial status as we look towards year-end, please don't hesitate to reach out.

Wishing you and your family the best, and as always thank you for your trust and confidence.

View Our Website

Team Corner

TEAM MEMBER SPOTLIGHT



We're excited to share that Beth Mason has been promoted to Chief of Staff. In her new role, Beth will have a greater hand in developing and executing our team's vision, with additional responsibilities related to project and relationship management. Congratulations Beth! Four Points Group is lucky to have you.

MORE NEWS

- **Meagan Riordan** and **Mike McCormick** both met the rigorous experience and educational requirements to attain the Certified Financial Planner Designation from The CFP Board. Now the team has 7 CFPs!
- **Finny Dorsch** recently passed the RMA (Retirement Management Advisor) certification exam. The RMA designation equips advisors with specialized knowledge and strategies for guiding clients who are in or near retirement.
- **Mike McCormick was nominated** by Morgan Stanley management for the Financial Advisor Associate program, becoming a Financial Advisor.
- **Sid Huguenin** and **Derek McGee** both achieved Master's Club status, a title attained by a select group of the Firm's top advisors.

Market, Research, and Lifestyle Resources From Our Team and Morgan Stanley.

TIMELY TOPICS

What the Trump Victory Means for Markets

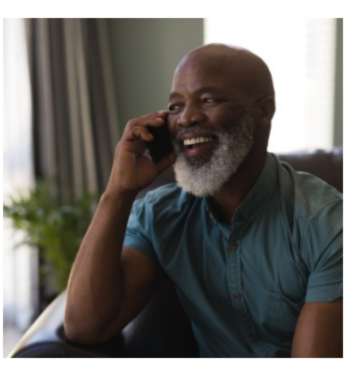
In an election with significant implications for investors, Republican presidential candidate Donald Trump has been declared the president-elect. The focus shifts to the implications of a second Trump administration, particularly concerning tax policies, trade tariffs and deregulation efforts. Here's what investors should be watching.

Learn More

Financial Literacy at Any Stage of Life

Financial literacy means being equipped with the knowledge to help make smart financial decisions during every stage of your life. No matter your current priorities, a strong financial literacy foundation can help you meet your goals. It's never too early-or too late -to start improving your financial literacy. A great first step is covering the basics.

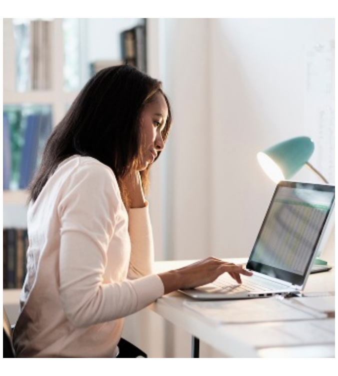
Learn More



5 Steps that May Reduce Taxes on Your Income and Portfolio

Achieving your investment goals isn't just about maximizing returns. Reducing tax liabilities in your portfolio can also play a key role in helping you build wealth. Consider these steps to help reduce taxes on your investments:

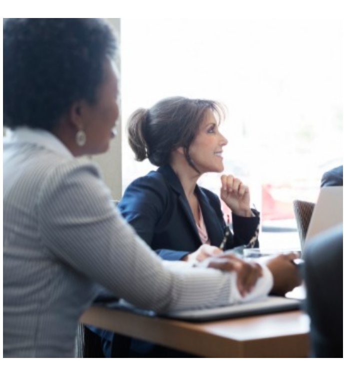
Learn More



5 Common Myths About Retirement Planning

No matter your age, starting your retirement savings can help give you flexibility later on. This article debunks five common misconceptions about retirement planning to avoid:

Learn More



Policy Risks Loom Large for Markets

The S&P 500 Index surged to new all-time highs following the decisive Republican victories in the U.S. election. Since then, however, it has begun to trade in a narrower range as market ebullience has faded. Investors now are grappling with policy uncertainty heading into 2025.

Learn More

Morgan Stanley Digital Tools & Resources

We've developed an integrated suite of tools and apps designed to help you manage your finances quickly and securely. Whether it's staying informed about your investments, performing investment research or managing your everyday finances, we are making it easy for you to take care of a broad range of financial needs from the convenience of your computer, phone or tablet.

Morgan Stanley Online

Morgan Stanley Online allows you to seamlessly and securely manage your investments and everyday finances in one place.

Log Into Your MSO Account

Security Center

Learn about our latest security measures, how we are safeguarding your assets and personal information and find actionable insights and resources on important cybersecurity topics to enhance your own online security.

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VoiceID

Morgan Stanley offers VoiceID authentication technology to provide enhanced security for your accounts through effortless authentication on the phone.

Learn More >

Total Wealth Tool

Complete your financial picture with the Total Wealth Tool. By linking your account information, you will benefit from more informed wealth planning, more secure data access, and convenient connectivity.

Learn More >

[Signature of Primary Contact]

Betsy Pakenas, Financial Advisor, Kate Sweeney, Financial Advisor, Derek McGee, Financial Advisor, Meagan Riordan, Financial Advisor, Michael Larkin, Financial Advisor, Regis Larkin, Financial Advisor, Sid Huguenin, Financial Advisor, Beth Mason, Group Director, Michael McCormick, Financial Advisor, Finny Dorsch, Financial Planning Analyst, Kimberly Bishop, Portfolio Associate, Debbie Frey, Portfolio Associate, Taylor Haller, Registered Client Service Associate

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