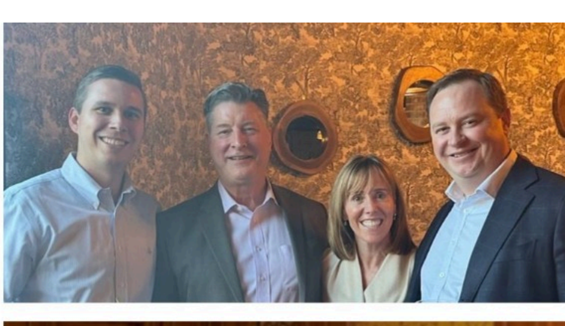
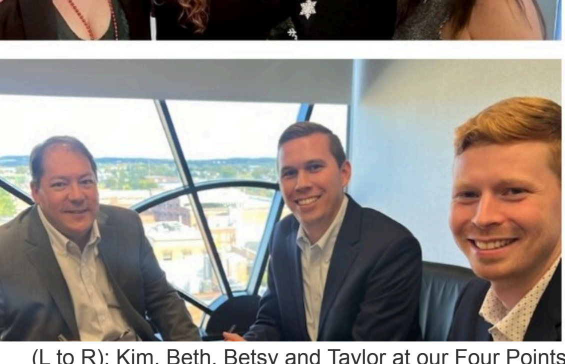
Morgan Stanley

Four Points Group
at Morgan Stanley





(L to R): Kim, Beth, Betsy and Taylor at our Four Points Group year-end holiday gathering; Finny, Regis, Betsy and Sid in Frederick for a team meeting; Brad, Finny and Mike preparing for a market outlook presentation; Kate, Betsy, and Meagan taping a podcast at the annual conference of the Association of Professional Investment Consultants (APIC).

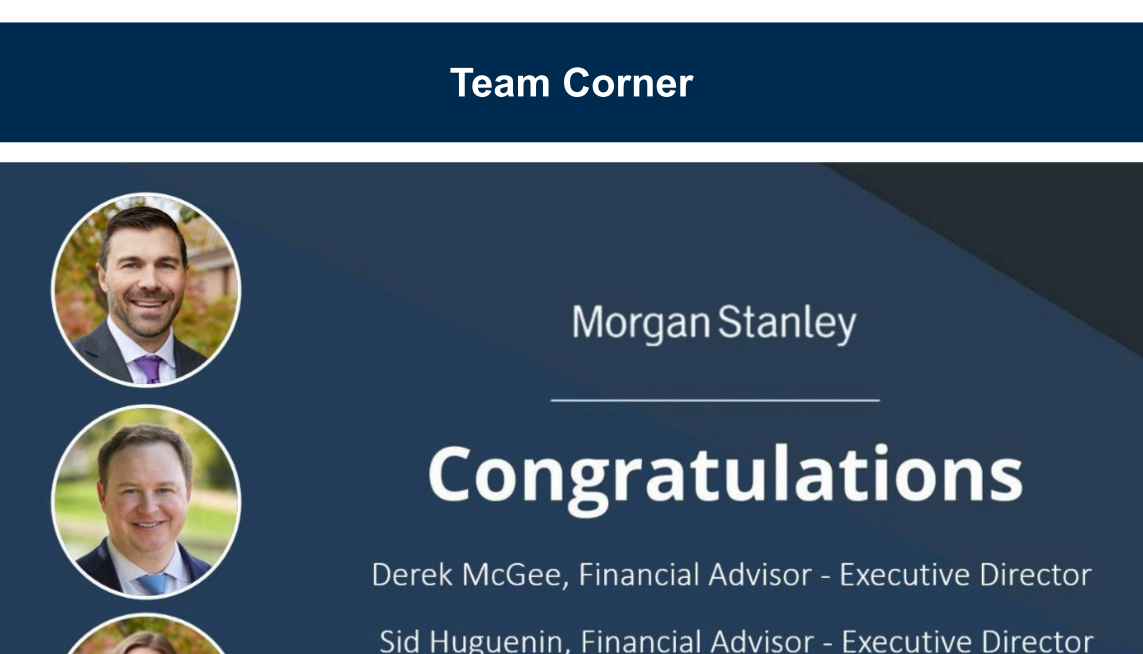
Updates and Insights from Four Points Group at Morgan Stanley

Our spring newsletter includes resources to help you stay informed, team recognitions and an introduction to our latest addition, Kirstin Lynch-Oldani.

As we navigate through tax season and approach the standard filing deadline, see our best practices below.

- If you haven't listed your tax preparer as an Interested Party with us, consider taking advantage of this benefit so we can send your tax documents directly to them.
- Worried about your 1099s being lost in the mail? You can log on to Morgan Stanley Online to download your tax documents.
- Having trouble importing Morgan Stanley data to your tax software? Morgan Stanley is here to help. Contact our Digital Support Team at (888) 454-3965.

Team Corner



Congratulations to both **Derek McGee** and **Sid Huguenin** for being promoted to Executive Director. Derek brings to our clients over twenty years of investment management experience- in all the market cycles that go with these last twenty years- and Sid's deep financial planning acumen provides our clients a clear roadmap for success. We see our clients achieving their goals everyday thanks to Derek's and Sid's leadership and their keen focus on each client's objectives. Another congratulations goes to **Meagan Riordan** who is now Assistant Vice President. She not only brings ten years of experience at Morgan Stanley to every client relationship, but her fresh and multigenerational perspective has proven invaluable to our practice.

INTRODUCING NEW TEAM MEMBER KIRSTIN LYNCH-OLDANI

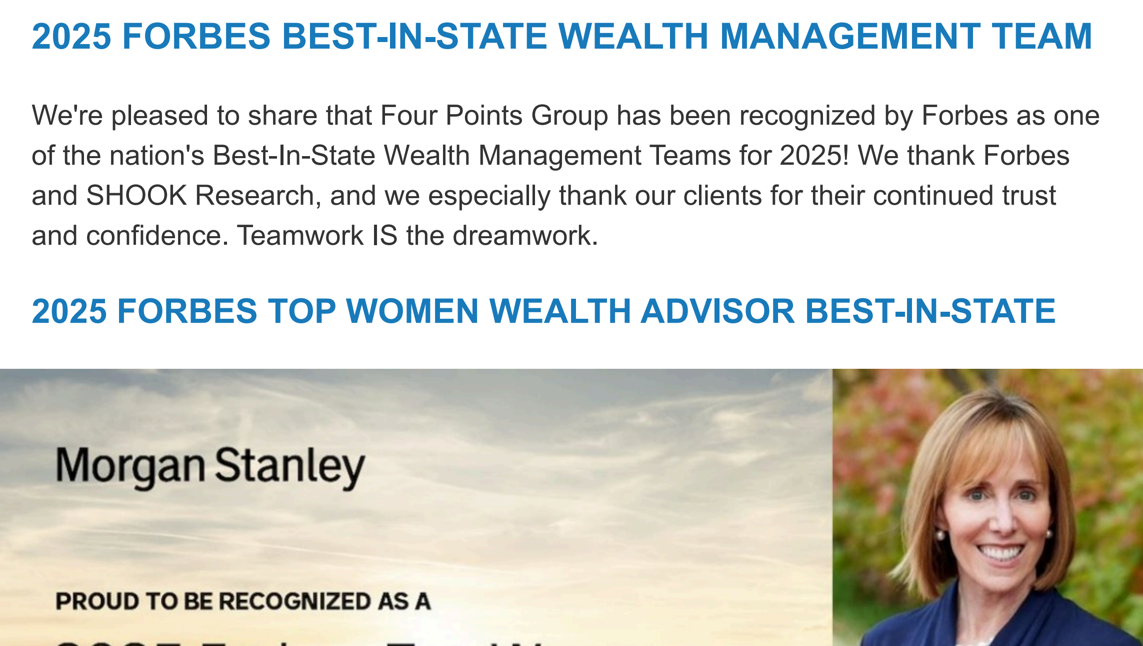
Kirstin Lynch-Oldani is a Client Service Associate with Four Points Group at Morgan Stanley. With 8 years of experience in the Consumer and Business Banking, Kirstin started her career in the finance industry at Wells Fargo in 2017. She eventually transitioned to Bank of America in 2021 as a Relationship Banker and through hard work and experience, she gradually progressed to a Senior Banker role. Kirstin joined Morgan Stanley in February 2025 to gain first-hand experience in understanding the ever-changing investment landscape and its impacts to clients' lives.

As a new mom, Kirstin enjoys creating core memories with her little family. She also likes baking sourdough breads and cooking.

2025 FORBES BEST-IN-STATE WEALTH MANAGEMENT TEAM

We're pleased to share that Four Points Group has been recognized by Forbes as one of the nation's Best-In-State Wealth Management Teams for 2025! We thank Forbes and SHOOK Research, and we especially thank our clients for their continued trust and confidence. Teamwork IS the dreamwork.

2025 FORBES TOP WOMEN WEALTH ADVISOR BEST-IN-STATE



Congratulations to **Betsy Pakenas** and **Kate Sweeney** on being named to the 2025 Forbes Top Women Wealth Advisors Best-In-State ranking in Maryland and New Jersey.

2025 Forbes Best-In-State Wealth Management Teams
Source: Forbes.com (Awarded Jan 2025) Data compiled by SHOOK Research LLC based for the period 3/31/23-3/31/24.
2025 Forbes America's Top Women Wealth Advisors
Source: Forbes.com (Awarded Feb 2025) Data compiled by SHOOK Research LLC for the period 9/30/23 - 9/30/24.
https://www.morganstanley.com/disclosures/awards-disclosure.html

New Location

In addition to Frederick, Betsy is now representing the team in sunny Sarasota. She looks forward to connecting with our Florida clients, and if you're traveling along Florida's west coast be sure to reach out - she'd love to visit you there! With boots on the ground in Maryland, New Jersey, DC, and now Florida, we continue to expand to be where you are.

Additional Branch Address:
2 North Tamiami Trail
Sarasota FL 34236

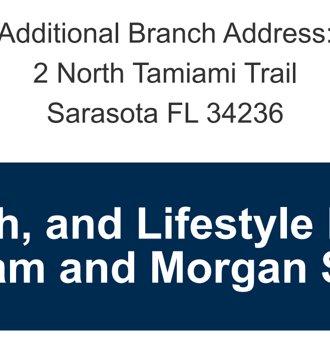
Market, Research, and Lifestyle Resources From Our Team and Morgan Stanley.

TIMELY TOPICS

Protecting Yourself From Tax Season Scams

While you're busy gathering your paperwork for tax season, cybercriminals are devising schemes to steal your identity and money. Know how to protect yourself and your loved ones by learning how to recognize possible warning signs and take action if you become a victim.

Learn More



Beginning-of-Year Planning Checklist

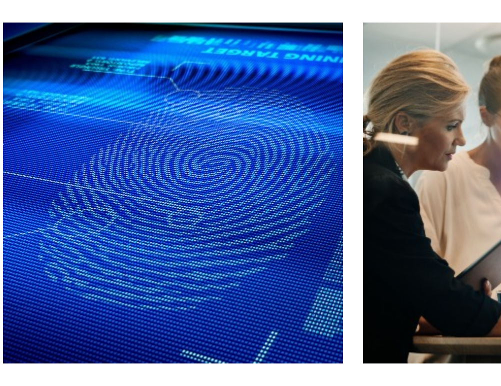
Now is a great time to reflect on your financial goals and to take proactive steps that will help ensure you are on track for a successful financial future. Our Beginning-of-Year Planning Checklist will guide you through important action items you should consider to help set the stage for 2025 and beyond, such as the IRA contribution deadline, 1099 mailing dates, tax planning, and more.

Learn More

Are You Prepared for Tax Day?

April 15, 2025, is generally the deadline to file your 2024 taxes with the IRS. The countdown to Tax Day has begun: consider these six tax season tips as the deadline approaches. The sooner you get started, the better prepared you'll be for Tax Day.

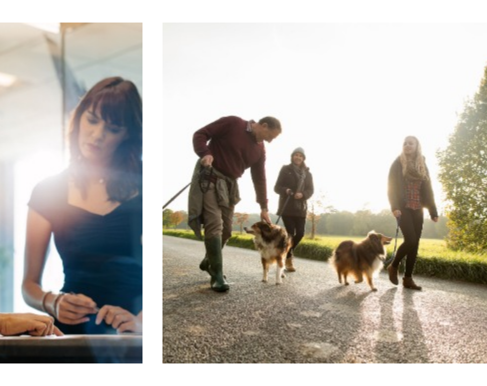
Learn More



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. The good news: Improving your financial wellbeing might be easier than you think. Here are six simple steps you can take to help set yourself up for financial success in 2025 and beyond.

Learn More



Global Investment Committee 'On the Markets'

With perspectives on the forces shaping the market, join a variety of Morgan Stanley strategists and experts as they discuss a variety of viewpoints regarding the latest trends in the financial marketplace.

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.

Learn More >

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 >

View Our Website

Betsy Pakenas, Financial Advisor, Kate Sweeney, Financial Advisor, Derek McGee, Financial Advisor, Sid Huguenin, Financial Advisor, Michael Larkin, Financial Advisor, Meagan Riordan, Financial Advisor, Brad Clucci, Financial Advisor, Regis Larkin, Financial Advisor, Mike McCormick, Financial Advisor, Beth Mason, Chief of Staff, Finny Dorsch, Financial Planning Analyst, Kimberly Bishop, Portfolio Associate, Debbie Frey, Portfolio Associate, Taylor Haller, Registered Client Service Associate.