

L to R: Betsy, Meagan, Mike, Debbie, Kimberly, Derek, James, Brad, Sid, Finny, Michael, Regis, and Beth at our team offsite in Sarasota, FL to align priorities, reinforce how each of us contributes to performance and impact for our clients, as well as hear about upcoming innovations in AI; Kate, Meagan, and Betsy following our team holiday gathering in Frederick, MD; Meagan braved the freezing temperatures along with 40+ Morgan Stanley volunteers for a Polar Bear Plunge into the Chesapeake Bay in support of Special Olympics Maryland, raising over \$33,000; Four Points Group's 2026 offsite was facilitated by our region's Practice Management Consultant, Kim Gilleland, and featured the local Sarasota, FL management team including Giovanni Renteria, Market Executive, Todd Sacks, Market Manager, and Stephanie Nilsen, Senior Risk Officer.

## Updates and Insights from Four Points Group at Morgan Stanley

Our spring newsletter includes resources to help you stay informed, team recognitions, and team member promotions.

To help ensure you receive your tax documents quickly and securely during tax season, consider the following best practices:

- 1. Download Tax Documents Electronically:** To avoid potential mail delays, misrouting, or loss, it is recommended to download your tax documents electronically through Morgan Stanley Online. This method provides the fastest and most reliable access to your documents, which you can then share directly with your tax preparer.
- 2. Confirm Receipt of Documents:** If your tax preparer is listed as an Interested Party and is expecting documents, they can contact Morgan Stanley to confirm whether forms have been issued or sent, rather than relying solely on mailed delivery.
- 3. Assistance with Importing into Tax Software:** If you need help importing your tax documents into tax software, you can contact the Digital Support Team (888)454-3965 for assistance.

[Team Website](#)

## Planning Committee Perspectives

### March Withholding Checkup: Don't Let Tax Season Surprise You

March is an ideal time to turn tax filing into tax planning. Federal income tax is "pay-as-you-go," meaning the goal isn't only to file by April 15, 2026—it's to have the right amount paid in throughout 2026 through paycheck withholding and/or estimated tax payments. Under-withholding tends to show up as income gets more complex (bonuses, equity compensation, portfolio income, or side work), and the cost of getting it wrong has risen: recent reporting notes more taxpayers facing underpayment penalties, with penalty interest rates around 7% in early 2026.

A simple March action step is a "withholding tune-up": compare year-to-date withholding to your expected 2026 income, then adjust Form W-4 if needed. The IRS provides a Tax Withholding Estimator to help evaluate whether your current withholding is on track. Our planning team can help coordinate this with broader goals like retirement savings, Roth decisions, and investment tax planning—and we're also using AI-assisted tools to help us organize and analyze tax documents more efficiently, so we can surface potential planning opportunities and follow-up items faster.

Web Search References:

- [1] Estimated Taxes Are a Pain. Here's How to Avoid Costly Penalties. - [wsj.com/personal-finance](#)
- [2] Publication 925 (2025). Tax Withholding and Estimated Tax - [irs.gov/publications](#)
- [3] Tax Withholding Estimator | Internal Revenue Service - [irs.gov/individuals](#)

## Investment Committee Perspectives

Global AI spending is projected to exceed \$2 trillion in 2026, acting as a major economic driver while investment focus shifts from infrastructure enablers to AI adopters across broader sectors. While capacity constraints in power and hardware may cause volatility, established, large-cap companies remain preferred over speculative, high-valuation emerging firms. The outlook and setup suggest a broadening of market gains beyond technology, with AI adoption expected to boost earnings across diversified industries. As both AI adoption and the related capex boom continue to explode higher, we'll be paying close attention to which companies position themselves as leaders in their respective industries via leveraging the "AI advantage".

[Read More](#)

## Recent Events



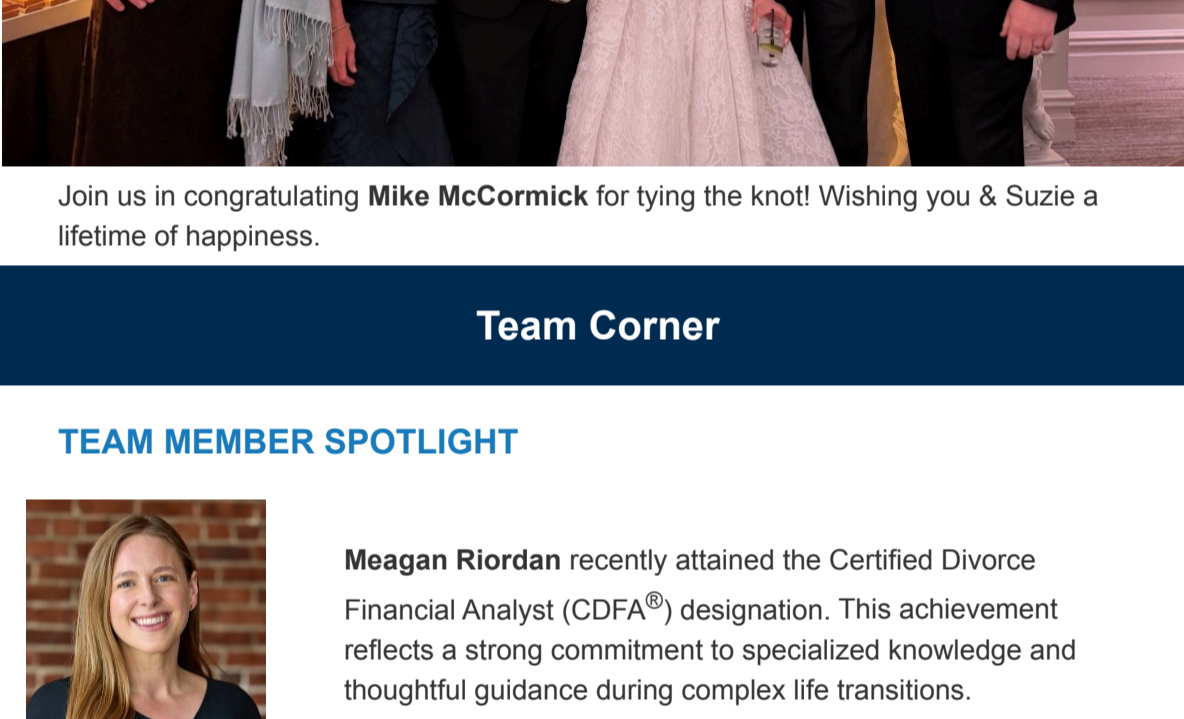
In February, **Mike McCormick** and **James Dorsa** were panelists in a Careers in Wealth Management event hosted by the Rutgers Personal Finance Club (RPF) on the Rutgers Livingston Campus in New Brunswick, NJ. As alumni of Rutgers, they enjoyed the opportunity to engage with current undergraduate students in the business school and share their Morgan Stanley journeys.



**Betsy Pakenas, Meagan Riordan, and Beth Mason** participated in a peer-to-peer DMV Women's Summit on March 5<sup>th</sup> where Morgan Stanley Financial Advisors and support professionals gathered to share best practices for business growth and career development, emphasizing the importance of mentorship.



**Mike McCormick** recently attended the Rutgers Business School's 2026 Rising Business Stars 30 Under 30 award ceremony.



Join us in congratulating **Mike McCormick** for tying the knot! Wishing you & Suzie a lifetime of happiness.

## Team Corner

### TEAM MEMBER SPOTLIGHT



**Meagan Riordan** recently attained the Certified Divorce Financial Analyst (CDFA®) designation. This achievement reflects a strong commitment to specialized knowledge and thoughtful guidance during complex life transitions.

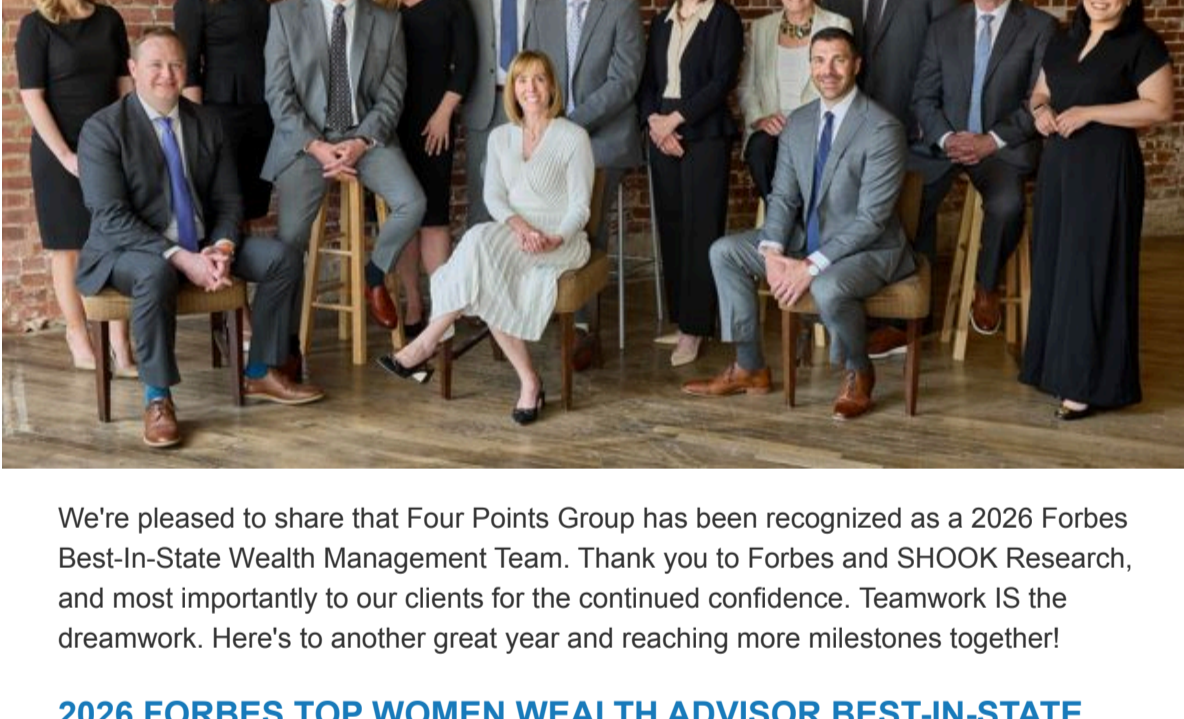


We are excited to announce that **Brad Ciucci** has been promoted to Senior Vice President!



We are excited to announce that **Finny Dorsch** has been promoted to Assistant Vice President!

### 2026 FORBES BEST-IN-STATE WEALTH MANAGEMENT TEAM



We're pleased to share that Four Points Group has been recognized as a 2026 Forbes Best-In-State Wealth Management Team. Thank you to Forbes and SHOOK Research, and most importantly to our clients for the continued confidence. Teamwork IS the dreamwork. Here's to another great year and reaching more milestones together!

### 2026 FORBES TOP WOMEN WEALTH ADVISOR BEST-IN-STATE



Congratulations to **Betsy Pakenas** and **Kate Sweeney**, Financial Advisor, on being named to the 2026 Forbes Top Women Wealth Advisors Best-In-State ranking!

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.

2026 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In-State Source: Forbes.com (Awarded Feb 2026) Data compiled by SHOOK Research LLC for the period 6/30/24 - 6/30/25.

<https://www.morganstanley.com/disclosures/awards-disclosure.html>

## How to Enroll in Morgan Stanley Online

Helping you find the best way to manage your account is important to our team. Morgan Stanley Online allows you to seamlessly and securely manage your investments and everyday finances in one place. It provides you with the flexibility you need to take care of your finances and investments virtually anywhere.

Check out the [MSO Homepage](#) to learn about the ways our digital capabilities can help you.

To get started, visit [morganstanley.com/online](https://morganstanley.com/online) or download the Morgan Stanley Mobile App and select "Create a username."

[MSO Set-Up Instructions](#)

## Where to Find Tax Documents

As we approach the standard filing deadline, we encourage you to revisit our estimated document release dates and instructions to access your electronic tax forms. You can choose to save, print, or electronically share with your tax professional for processing. For your reference, we have also included the updated 2025 and 2026 tax tables.

[Learn More](#)

## Trusted Contact

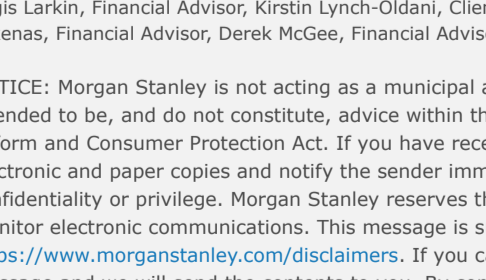
Protecting your assets and personal information remains one of our top priorities. With this in mind, Morgan Stanley offers an option to add a Trusted Contact to your accounts.

This person will be a point of contact for us in case we cannot reach you, or if there are concerns about your well-being or possible financial exploitation. Importantly, a Trusted Contact has **no authority and cannot take action on your accounts**.

To add a Trusted Contact to your Account you can:

- Reach out directly to us and ask for a Trusted Contact to be added -or-
- Submit a Trusted Contact update directly via [Morgan Stanley Online](#) under Profile & Settings > Account Settings > Trusted Contact.

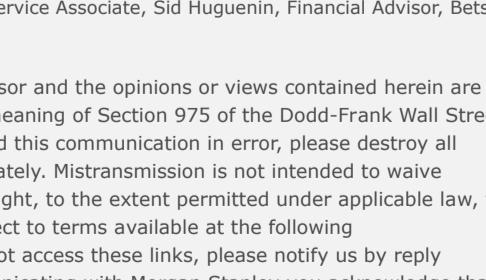
## Timely Topics



### Tax Season 2026: Planning After OBBBA

How could the One Big Beautiful Bill Act shape your taxes and household finances? Top thought leaders share insights.

[Learn More](#)



### AI Adoption Surges Driving Productivity Gains and Job Shifts

Companies globally that have been using AI for at least one year report double-digit productivity gains as well as some workforce reductions.

[Learn More](#)

[View Our Website](#)

Team Photo Left to Right: Kimberly Bishop, Portfolio Associate, Beth Mason, Chief of Staff, Finny Dorsch, Financial Planning Analyst, Meagan Riordan, Financial Advisor, Michael Larkin, Financial Advisor, Mike McCormick, Financial Advisor, Debbie Frey, Portfolio Management Associate, Kate Sweeney, Financial Advisor, Brad Ciucci, Financial Advisor, Regis Larkin, Financial Advisor, Kirstin Lynch-Oldani, Client Service Associate, Sid Huguenin, Financial Advisor, Betsy Pakenas, Financial Advisor, Derek McGee, Financial Advisor.

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