Morgan Stanley

Four Points Group
at Morgan Stanley

(L to R): Michael, Derek, Betsy, Sid, Kate, Meagan, and Mike hosted a client event at an arcade in Asbury Park, NJ; Betsy and Meagan attended the Southeast Region's Women's Growth Summit in Atlanta where Betsy and friend/colleague, Mara Bralove, shared advice learned on their path to becoming Managing Directors; Jen, Beth, Kirstin, Kim, Debbie at a painting studio for a teambuilding event in Frederick; Derek, Regis, Mike, James, Betsy, Sid, Meagan, Michael, Kim, Beth, Jen, Brad at our holiday gathering in Frederick.

Updates and Insights from Four Points Group at Morgan Stanley

Our winter newsletter includes resources to help you stay informed, a recap of recent event participation, and an introduction to our latest addition, James Dorsa.

Team Website

Team Corner

INTRODUCING NEW TEAM MEMBER JAMES DORSA

In an effort to continue to bring our best ideas and deliver personalized investment strategies, we have deepened our bench to include **James Dorsa**. James is a Vice President and Investment Consultant with the Four Points Group at Morgan Stanley. Drawing on over 12 years of diverse industry experience, he will work alongside Derek McGee on our investment committee. His previous experience as an Investment Officer and Portfolio Manager have well positioned him to build custom, tax-efficient portfolios and help ensure seamless transitions for new and existing clients.

James graduated from Rutgers University and recently earned the CFP® designation, demonstrating his commitment to the highest standards of financial planning. Outside the office, James enjoys staying active by playing on several recreational sports teams and is also an avid snowboarder and golfer. James lives in his hometown of Middletown, NJ, with his wife, Ashley, their two young children, Everly and James, and their chocolate lab, Lola.

TEAM MEMBER SPOTLIGHT

Michael Larkin, Financial Advisor, recently attained the Certified Exit Planning Advisor (CEPA®) designation, which reinforces his dedication to helping business owners as they navigate the complexities of an exit. Exploring topics from legacy considerations to tax implications, Michael integrates business and personal financial planning into a cohesive strategy to guide clients through the transition process. We at Four Points Group are proud to deliver this level of proficiency.

RECENT EVENTS

(L to R): Jen, Debbie, Meagan, Betsy, our speaker Caroline Adams Miller, Beth, and Kim.

This fall we welcomed over 100 women to hear from positive psychology expert, Caroline Adams Miller, on her powerful topic "The New Art of Women Supporting Women" at the Cosmos Club in DC. Caroline's relatable stories and thought-provoking research emphasized the importance of building community and amplifying one another.

In October **Sid Huguenin**, Financial Advisor, and **Derek McGee**, Financial Advisor, attended Morgan Stanley's 2025 Master's Club Conference in Austin, TX. Financial Advisors from across the country gathered to share best practices and hear from Morgan Stanley leadership on upcoming platform enhancements. Sid was invited to participate on a panel discussion with Morgan Stanley's Head of Practice Strategy, Sterling Shea, Head of Retention, Recovery & Retirement, Jennifer Westpfahl, and Head of Advisor Legacy Program & Branch Manager Compensation Plan, Liubov Cabrera, to share his experience with succession planning.

Four Points Group Chief of Staff, **Beth Mason**, attended Morgan Stanley's National Chief of Staff Conference at our headquarters in Purchase, NY. During this trip, Beth had an opportunity to peer share and exchange insights with fellow Chiefs of Staff which reinforced the power of collaboration.

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 our brochure to learn about the ways our digital capabilities can help you.

To get started, visit morganstanley.com/online or download the Morgan Stanley Mobile App and select "Create a username."

MSO Set-Up Instructions

Realized Gain/Loss Through MSO

As we reach the end of the year, you can view your realized gain and loss information, which includes capital gains, through Morgan Stanley Online (MSO). To access this information, navigate to morganstanley.com/online and find the "Gain/Loss" section under the "Portfolio" tab and select "Realized Gain/Loss" from the dropdown menu. This page provides detailed information about realized gains and losses for each holding, including total cost, adjusted cost, sale price, proceeds, gain/loss, and adjusted gain/loss. You can view this data for the current year and the previous two years.

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.

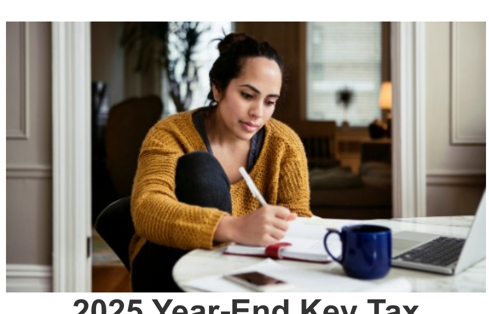
Market Research and Lifestyle Resources

TIMELY TOPICS

2026 Investment Outlook

The investment landscape is becoming more favorable, particularly for risky assets. U.S. government bonds are likely to weaken after a rally in the first half of the year. See why in Morgan Stanley Research's 2026 Investment Outlook.

Learn More



2025 Year-End Key Tax Reminders

Before the new year, it's important to be aware of tax changes that may impact your financial planning. Our report outlines key updates, including standard deduction adjustments, new estate planning strategies, and changes in capital gains tax rates.

Learn More

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