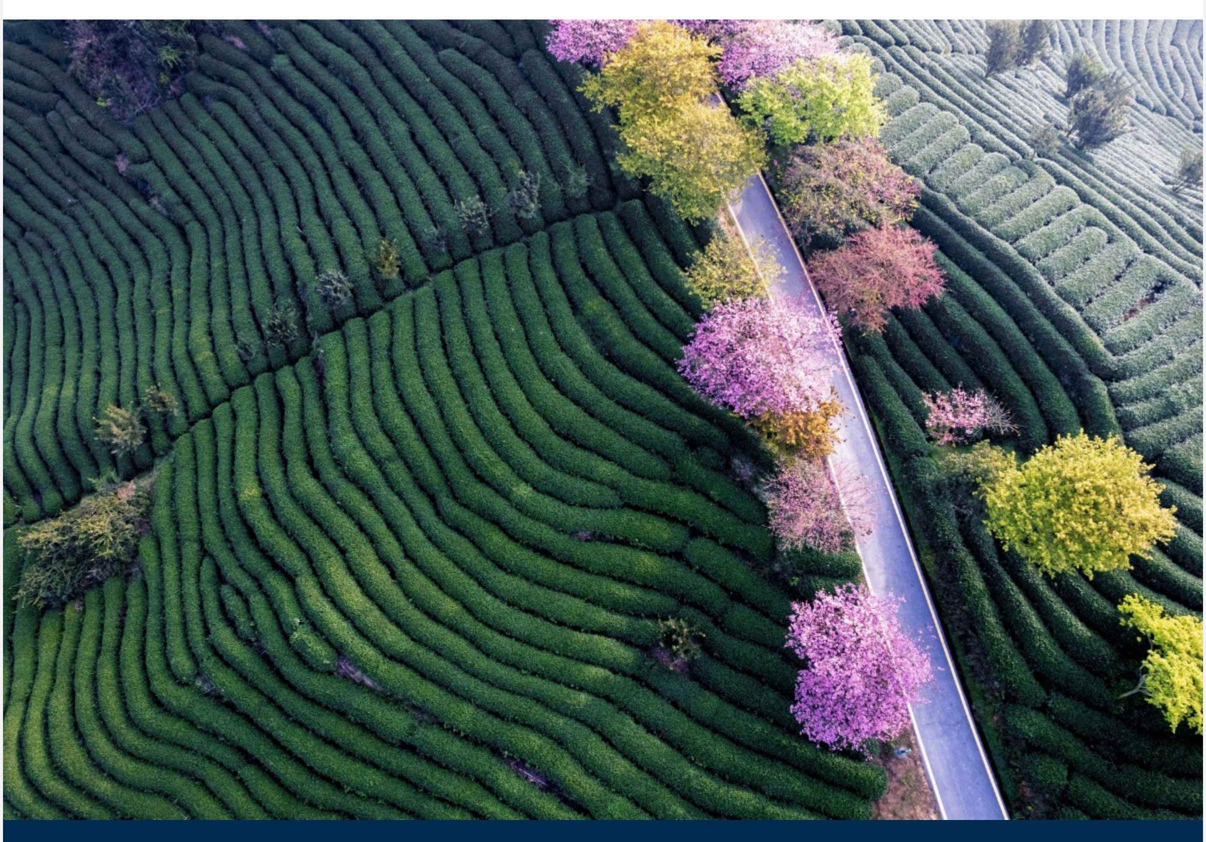
Morgan Stanley Joseph Lizzio | Financial Advisor



March Newsletter

[Client Preferred Name]

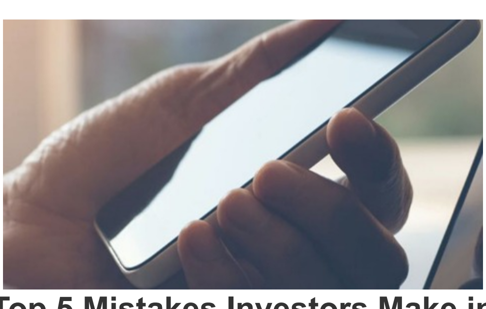
Welcome to my March Newsletter!

As we move from winter into spring, it's a timely opportunity to reset priorities and take stock of what's ahead. In financial planning, a "spring cleaning" approach can be equally valuable: revisiting goals, refreshing budgets and cash-flow plans, rebalancing where appropriate, and confirming your strategy still aligns with your timeline and risk tolerance.

In this March edition, you'll find timely perspectives on market volatility, a new Morgan Stanley podcast, and a few practical tips for Daylight Saving Time—welcome news as we look forward to longer evenings.

With tax season underway, this is also a good time to stay on top of key reminders—gathering documents, preparing to file, reviewing withholding and estimated payments, and monitoring important deadlines. Please find helpful tax resources below for wherever you are in the filing stage.

March Insights:



Top 5 Mistakes Investors Make in Volatile Markets

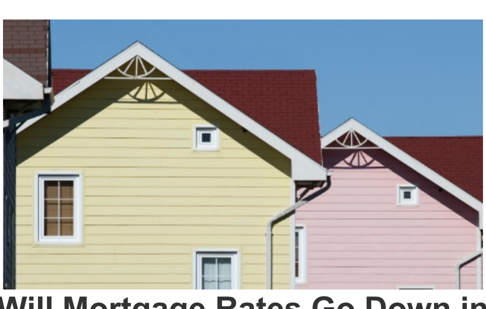
Whether it is panic selling, hiding out in cash, or trading frantically during volatile markets, investors tend to make several mistakes that can hurt them long-term.

Learn More

Private Companies Are Creating New Frontiers in Innovation

Private companies are driving breakthroughs across industries—from space-based data centers and autonomous vehicles to AI-powered healthcare tools.

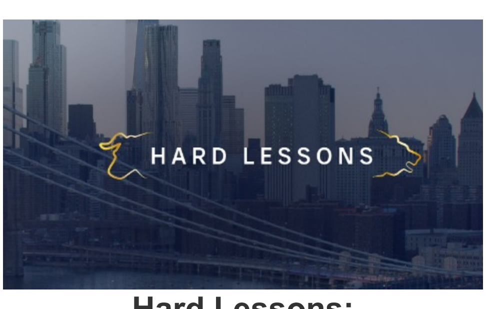
Learn More



Will Mortgage Rates Go Down in 2026?

Mortgage rates are forecast to decline in 2026, improving housing affordability, but challenges persist for prospective buyers.

Learn More



Hard Lessons: New Video and Podcast Series

Iconic investors sit down with Morgan Stanley leaders to go behind the scenes on the critical moments – both successes and setbacks – that shaped who they are today.

Learn More

Tax Resources:

Uncover 6 Ways to Reduce Your Tax Bill

Examining your tax return may reveal opportunities to save money hidden between its lines. You may be surprised by what you find.

Learn More

Guide to 2025 1099 Tax Statement

This document provides comprehensive instructions and guidance on interpreting and managing the Morgan Stanley 2025 Form 1099 Consolidated Tax Statement for account holders.

Learn More

Are You Prepared for Tax Day?

As you prepare to file your 2025 taxes, lets discuss opportunities to implement additional tax efficient strategies to your financial plan.

Learn More

March Highlights:

29 Recipes for St Patrick's Day

You don't have to be Irish to appreciate corned beef, cabbage, and a good, hearty stout. St Patrick's day offers the ideal opportunity to make comfort food in the middle of March.

Find Recipes for St Patrick's Day

How to Survive Daylight Savings

Tips and tricks for adjusting you body's clock in preparation to 'spring forward,' and making the most of a later sunset.

Find Tips for Daylight Savings

March Madness Trivia

Do you know your saint schools from state schools? Your legendary coaches from your little brothers? Find out if you're in the Final Four — or didn't even get seeded.

Test Your Knowledge

From Our Team:

Joseph Lizzio, CRPS®, CFP®, CIMA®

Connect on LinkedIn

Senior Vice President, Financial Advisor, Senior Institutional Consultant

Contact Joseph

Thank you for your continued trust and support! I appreciate you taking the time to read my March newsletter, and I hope you found the insights valuable. As always, please don't hesitate to reach out with any questions or if there's anything I can help with.

Sincerely,
Joseph Lizzio

To stay up to date with me and explore my full suite of services and resources, please visit my website using the link below.

Visit Our Website

[Signature of Primary Contact]

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