

February Newsletter



[Client Preferred Name]

February is well underway, and we’re grateful to be stepping into the month with a sense of appreciation and momentum. We’re happy to share that we’ve been named to Forbes’ Best-in-State Wealth Management Teams for 2026, a recognition we view with gratitude. More than anything, we believe this reflects the meaningful relationships we’re fortunate to build with clients like you—relationships that make our work both impactful and rewarding.

With a new month comes fresh insights, timely resources, and thoughtful perspectives to help you stay informed and engaged with what’s happening in today’s markets. In this month’s newsletter, we’re sharing several of Morgan Stanley’s most recent reports, along with curated articles touching on current market conditions, navigating volatility, and best practices to consider in a dynamic environment.

We’re also excited to introduce a new section this month called The Discovery Corner, where we’ll spotlight a valuable Morgan Stanley benefit each month. To kick things off, we’re featuring Morgan Stanley Online—a convenient platform that brings together your investing, banking, communication, and document needs all in one place. If you haven’t already, we encourage you to download the app and create an account to streamline your experience.

And to keep things balanced, we’ve rounded out the newsletter with an elevated buffalo chicken dip recipe—perfect for a cozy winter gathering.

As always, if you have any questions, if something in this issue sparks your interest, or if there’s ever a topic you’d like to learn more about, we welcome your reply and look forward to hearing from you.

Warm regards,

The Praesidio Group at Morgan Stanley

**Forbes Best-In-State Wealth Management Teams (2026)**  
**Source:** Forbes (Awarded Jan 2025) Data compiled by SHOOK Research LLC based for the period 3/31/24-3/31/25.

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

Featured Updates and Resources



Tax Season Resources

Here you will find a guide I have put together for your tax season planning, outlining best practices.

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Will Mortgage Rates Go Down in 2026?

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

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5 Strategies to Navigate Market Volatility

Market volatility, while unsettling, is a normal part of investing. Here are five strategies to help you navigate through it.

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Are You Prepared for Tax Day?

The countdown to Tax Day has begun. Here are some strategies to consider as the deadline approaches.

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What to Do If You Plan to Make Catch-Up Contributions in 2026

Under new rules, you may lose an up-front deduction but gain tax-free income once you retire.

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Discovery Corner  
Morgan Stanley Online

This month, we’re spotlighting a tool every client should have: the Morgan Stanley Online App. Whether you use it often or only occasionally, it’s an easy way to stay connected to your accounts and manage key financial tasks anytime.

Learn More



Recipe Spotlight:  
Buffalo Chicken Dip

View Recipe

[Signature of Primary Contact]

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