

## Q1 Newsletter 2025

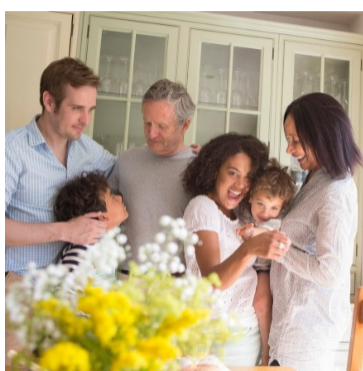


*Sean T. Gallagher - Financial Advisor at Morgan Stanley*

I hope you had a wonderful holiday season spent with loved ones. As we celebrate the start of 2025, please enjoy the New Year edition of our quarterly newsletter that contains a few timely insights to help you start off the new year successfully. Please reach out if you have any questions or would like to schedule a meeting.

## New Year Insights &amp; Resources

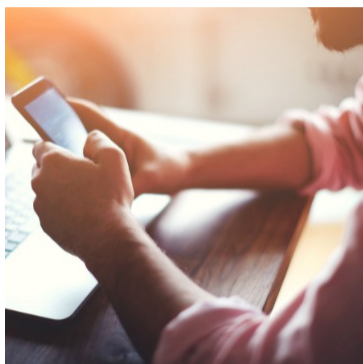
Get Prepared for 2025



## Financial Literacy for Any Stage of Your Life

Financial literacy means being equipped with the knowledge to help make smart financial decisions during every stage of your life. No matter your current priorities, a strong financial literacy foundation can help you meet your goals.

[Read More](#)



## Maximum Benefit and Contribution Limits for 2025

The IRS has increased contribution limits for 2025. Click below for a detailed list of all the new contribution limits.

[Read More](#)



## Preparing for Tax Season

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2024 and 2025 tax tables.

[2024 Tax Tables](#) | [2025 Tax Tables](#)

## Welcoming the New Year with Gratitude and Growth

As we welcome the new year, I want to take a moment to express my heartfelt gratitude for your continued trust and support. You are the foundation of my practice, and your loyalty inspires me every day to deliver the highest level of service.

If you know someone who could benefit from my services, I would be deeply honored to extend my support to them. Your referrals mean the world to me, and I appreciate your confidence in sharing my practice with others.

Thank you for being an exceptional part of my journey. Here's to a prosperous and fulfilling new year ahead!

## Team Member Highlight

Team member Brooke Czoski visited San Juan, Puerto Rico for the biggest festival weekend on the island called the Fiestas de la Calle San Sebastián or La SanSe for short. Traditionally celebrated as the end of the holiday season in Puerto Rico, it is now an important celebration for Puerto Rican culture, highlighting folk arts, music, dancing, food and much more!

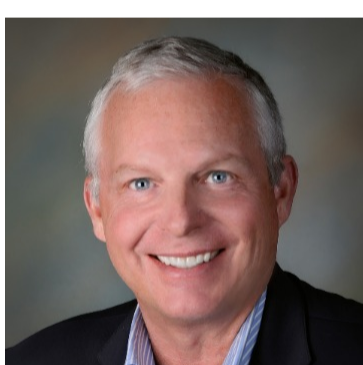


## Sean T. Gallagher

Financial Advisor at Morgan Stanley

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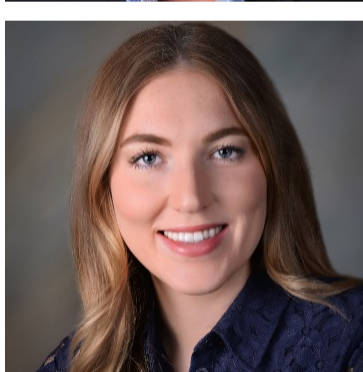


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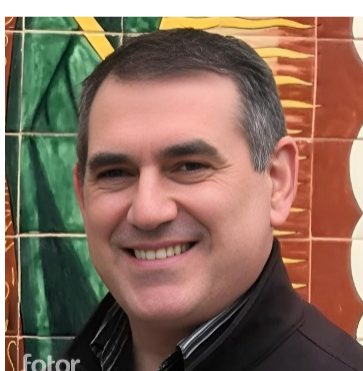


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