

The Brewer Group at Morgan Stanley February Newsletter

[Visit Our Website](#)

Welcome to our February Newsletter! We're pleased to share a few timely updates and resources to help keep you informed and supported.

This edition includes resources on tax planning, mortgage rates, and a look ahead with market outlook perspectives for 2026.

As always, we would love to hear what you think. If there is anything you would like to see more of (or less of) in future newsletters, please send along your feedback.

INVESTOR RESOURCES



Tax Tips 2026: How to Prepare for Tax Day | Morgan Stanley

Explore Morgan Stanley's latest insights on the stock market outlook for 2026, highlighting key trends and investment strategies to navigate the evolving financial landscape. Stay informed and prepared for the year ahead.

[Continue to Article](#)



Four Key Themes Shaping Markets in 2026

Our Global Head of Thematic and Sustainability Research Stephen Byrd discusses Morgan Stanley's key investment themes for this year and how they're influencing markets and economies.

[Continue to Audiocast](#)



Will Mortgage Rates Go Down in 2026?

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

[Continue to Article](#)



How To Protect Your Digital Footprint

You can't erase your digital footprint, but you can take steps to safeguard it.

[Continue to Article](#)

ON THE MARKETS

New Year, New Tune

[View Here](#)

TEAM UPDATE

My family and I recently took a trip to Disneyland, it was our kids' first time there and we all had a blast! Already looking forward to our next trip out there.



FROM THE BREWER GROUP

As our client, we'd like to thank you for your ongoing support. To stay up to date with our team and explore our full suite of services and resources, check out our website at the link below.

Click [here](#) to connect with me on LinkedIn.

[Visit Our Website](#)



[Signature of Primary Contact]

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Please see our [Privacy Pledge](#) for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#). Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

Morgan Stanley Wealth Management
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

This material contains forward-looking statements and there can be no guarantees they will come to pass. The information and statistical data contained herein have been obtained from sources believed to be reliable but in no way are guaranteed by Morgan Stanley as to accuracy or completeness. There is no guarantee that any investments mentioned will be in each client's portfolio.

The investments listed may not be appropriate for all investors. Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular investments, and encourages investors to seek the advice of a financial advisor. The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

This communication contains links to third party websites that are not affiliated with Morgan Stanley. These links are provided only as a convenience. The inclusion of any link is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by Morgan Stanley of any information contained in any third party website. In no event shall Morgan Stanley be responsible for the information contained on that site or your use of or inability to use such site. Furthermore, no information contained in the site constitutes a recommendation by Morgan Stanley to buy, sell, or hold any security, financial product, particular account or instrument discussed therein. You should also be aware that the terms and conditions of such site and the site's privacy policy may be different from those applicable to your use of any Morgan Stanley website.