

The Brewer Group at Morgan Stanley January Newsletter

Visit Our Website

We hope you are having a great start to the year. In this edition, we share the latest updates from our team, travel suggestions, investment insights, and other valuable resources that you may find interesting.

Please take a moment to explore the newsletter when you get a chance. As always, if you have any questions, feel free to reach out to us.

INVESTOR RESOURCES



2026 Investment Outlook

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.

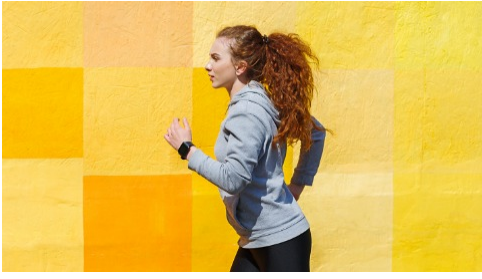
Continue to Article



U.S. Policy Breaks Past Peak Uncertainty

Our thought leaders break down moves from the White House, U.S. Congress and Supreme Court that could influence markets in 2026.

Continue to Audiocast



5 Personal Money Moves for the New Year

It's time to take stock of your budget, debt and investment—and check them against your financial goals. These five steps can get you started.

Continue to Article



3 Tax Questions Every Investor Should Ask

Factoring the impact of taxes into your portfolio and planning decisions can help you to keep more of your hard-earned money.

Continue to Article

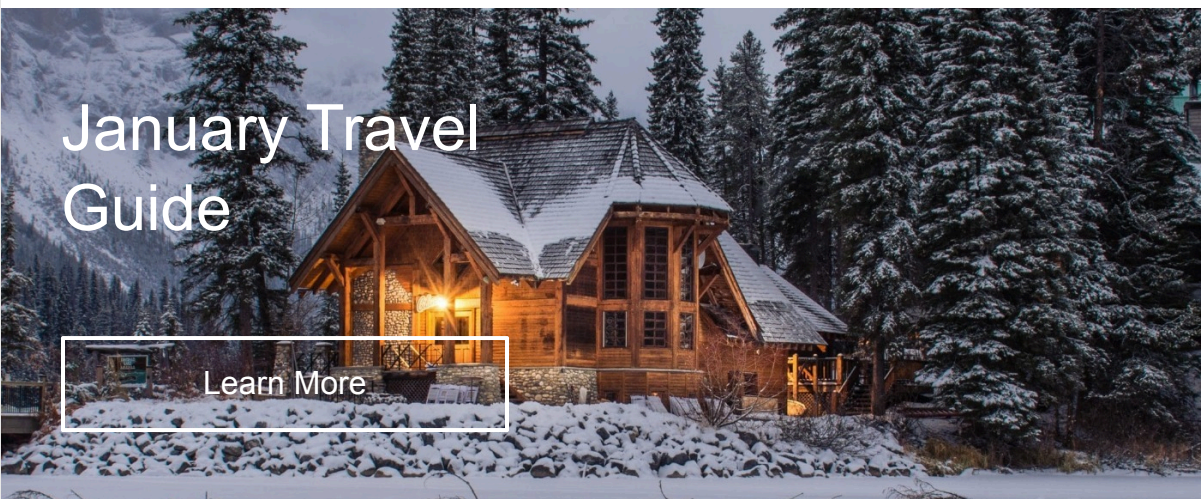
2026 TAX TABLES

As we step into the new year, it's crucial to stay informed about the latest tax changes that may impact your financial planning. Below you'll find the 2026 tax tables, which provide essential information for your tax planning and preparation.

If you have any questions, feel free to reach out. Our team is here to help you navigate these changes alongside your tax professional and help ensure your financial plan remains on track.

[2026 Tax Tables](#)

TRAVEL



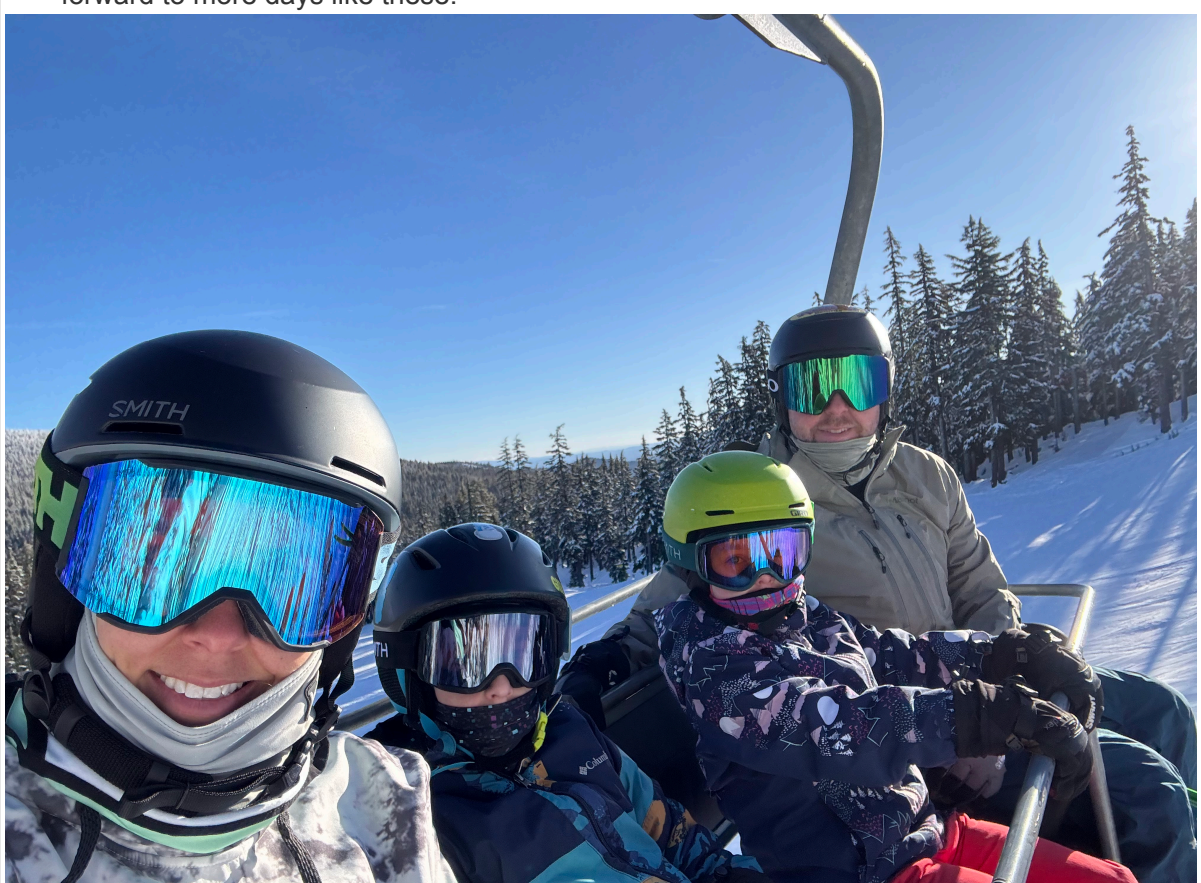
January Travel Guide

Learn More

TEAM UPDATE

Happy New Year to you and your family! We look forward to another year of collaboration with you and our other valued clients.

Starting the new year on a high note with a perfect day on the slopes! Thanks to a generous snowfall, my family and I were able to go skiing over the holidays, looking forward to more days like these.



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/disclosures>. 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.

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.

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.