

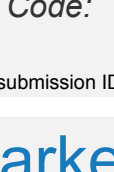


Pictured left to right: Christy Wetrich Wealth Management Associate Financial Planning Specialist, James Baker Financial Advisor, Raegan Wagner Financial Advisor, Matthew Jens Financial Advisor, John Victor, CFP® Financial Advisor, Stacey Burger Client Service Associate, Tom Hunt, CFP® Financial Advisor, Zach Bouslog, CFP® Financial Advisor, Priscilla Seefeld CDFP® Financial Advisor, Lisette Villalba Torres Client Service Associate.

With spring in the air, it's the perfect time for a little financial spring cleaning. As the season of renewal begins, we encourage you to refresh your financial goals, review your budget, and clear out any old financial habits.

As always,
If you have any questions don't hesitate to reach out!

Featured Updates, Insights & Resources



1Q25 DMG Quarterly Update Call - Markets in 5 Minutes

Date: **March 28th, 2025**
Time: **9:00am CST**

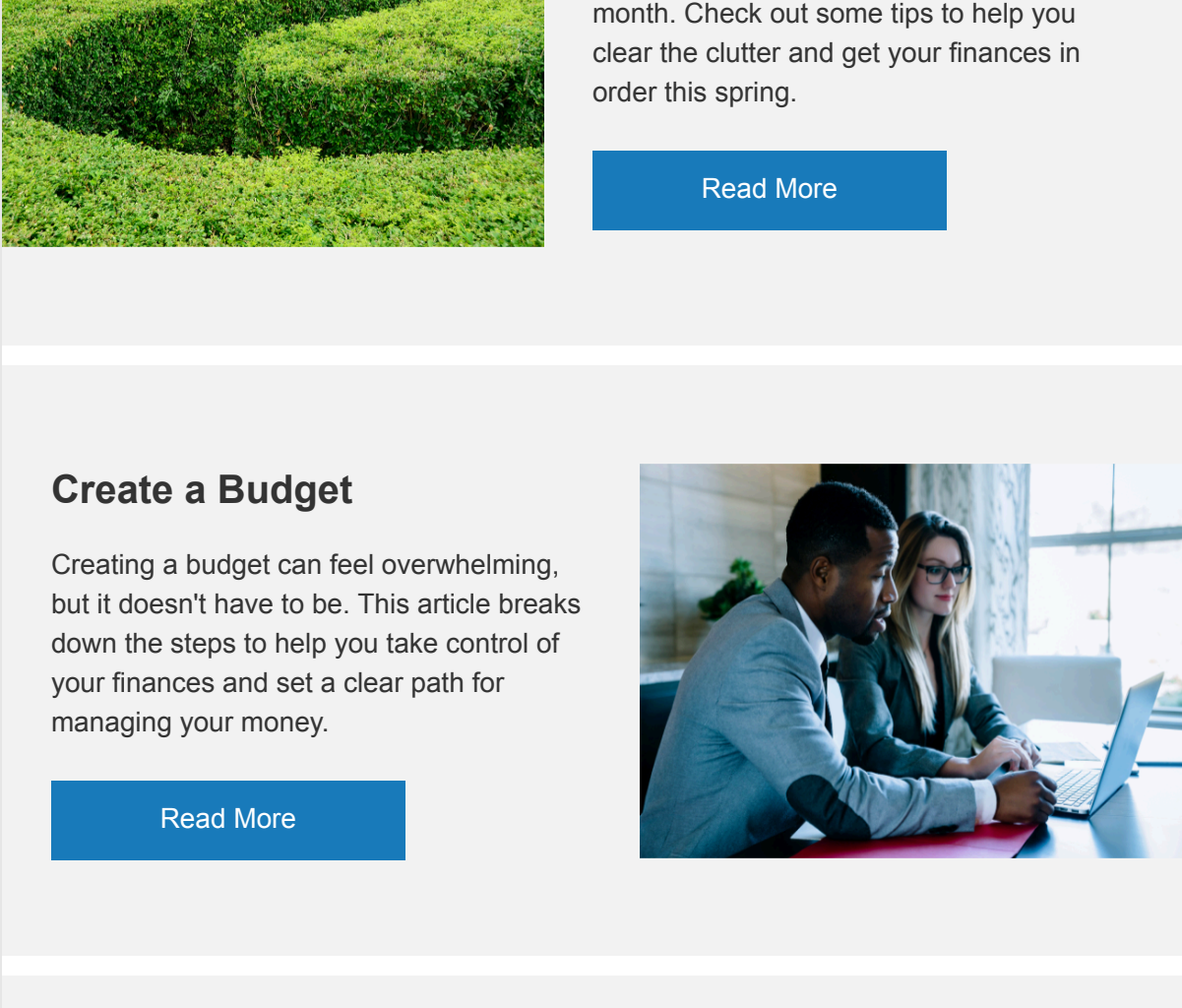
Toll Free: **+1 (877) 777 - 8895**
Participant Code: **2066423**

Approved submission ID#4150978

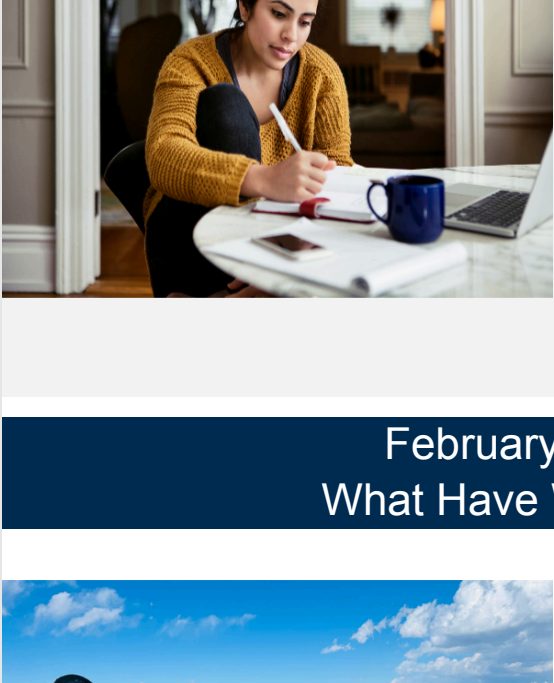
Quarterly Market Essentials

[Click here to learn more](#)

Women's History Month



This Women's History Month, we celebrate and honor the accomplishments of inspirational women around the globe.



Spring Clean Your Finances

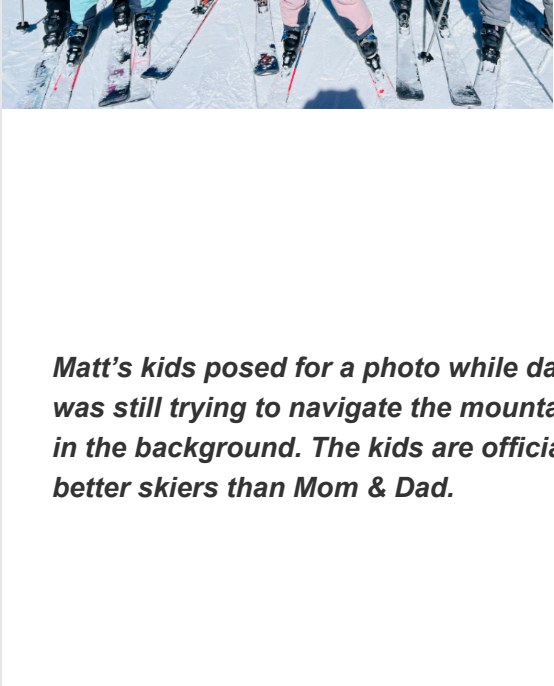
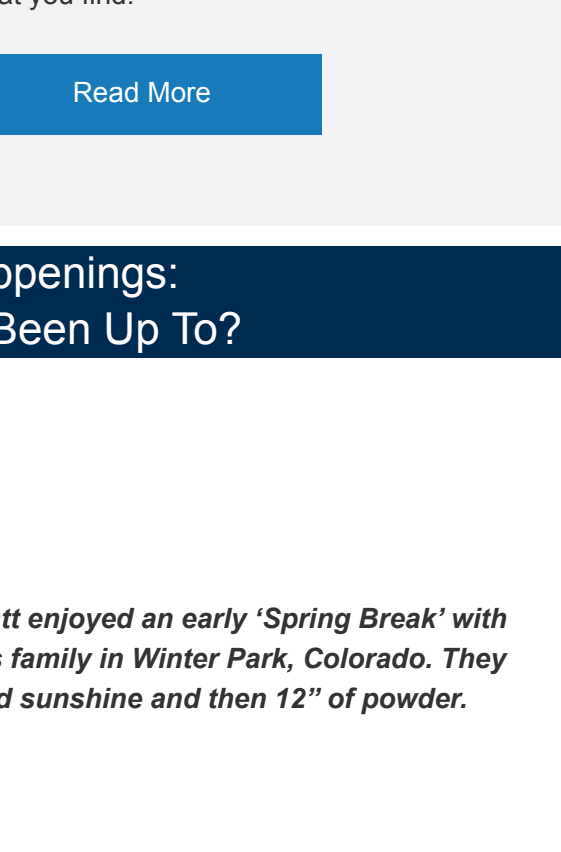
A lot can pile up over a year, or even a month. Check out some tips to help you clear the clutter and get your finances in order this spring.

[Read More](#)

Create a Budget

Creating a budget can feel overwhelming, but it doesn't have to be. This article breaks down the steps to help you take control of your finances and set a clear path for managing your money.

[Read More](#)

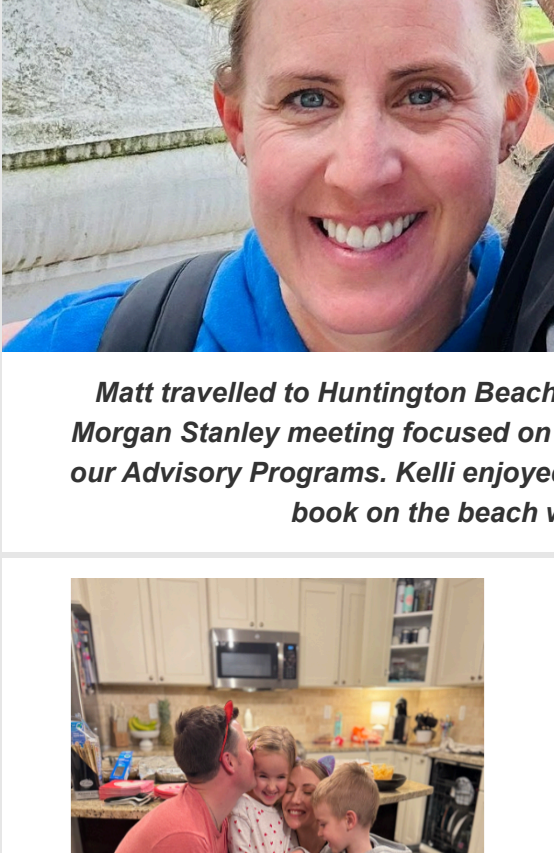


6 Money Questions Your Tax Return Can Answer

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

[Read More](#)

February Happenings: What Have We Been Up To?

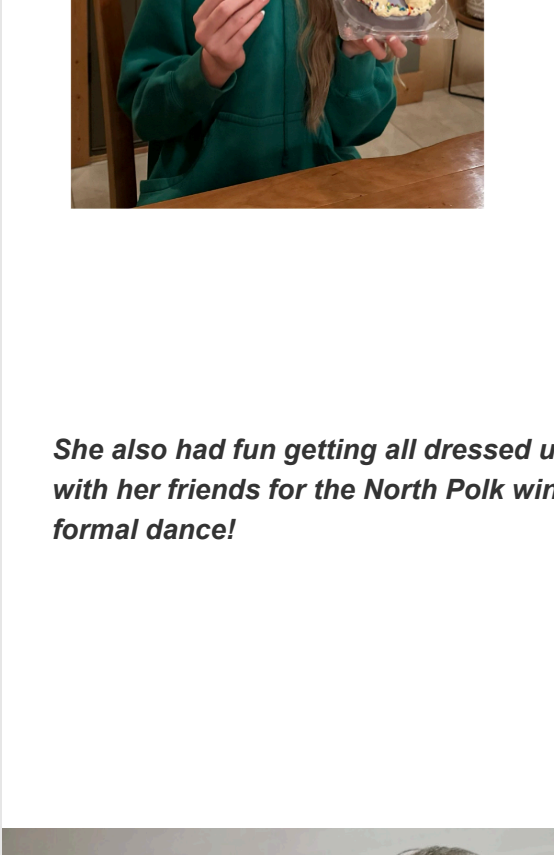


Matt enjoyed an early 'Spring Break' with his family in Winter Park, Colorado. They had sunshine and then 12" of powder.

Matt's kids posed for a photo while dad was still trying to navigate the mountain in the background. The kids are officially better skiers than Mom & Dad.

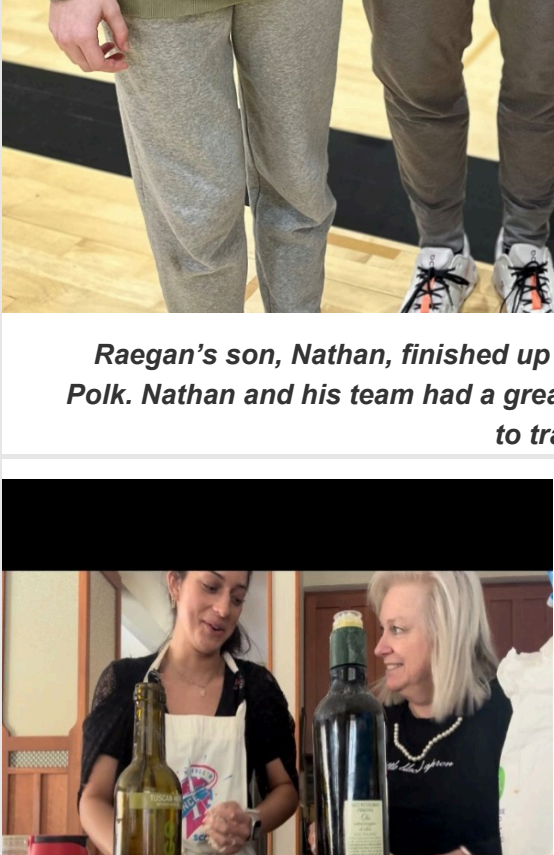


Matt travelled to Huntington Beach, California with his wife, Kelli. This was a Morgan Stanley meeting focused on upcoming enhancements to technology for our Advisory Programs. Kelli enjoyed walking on the boardwalk and reading her book on the beach while Matt was in meetings.



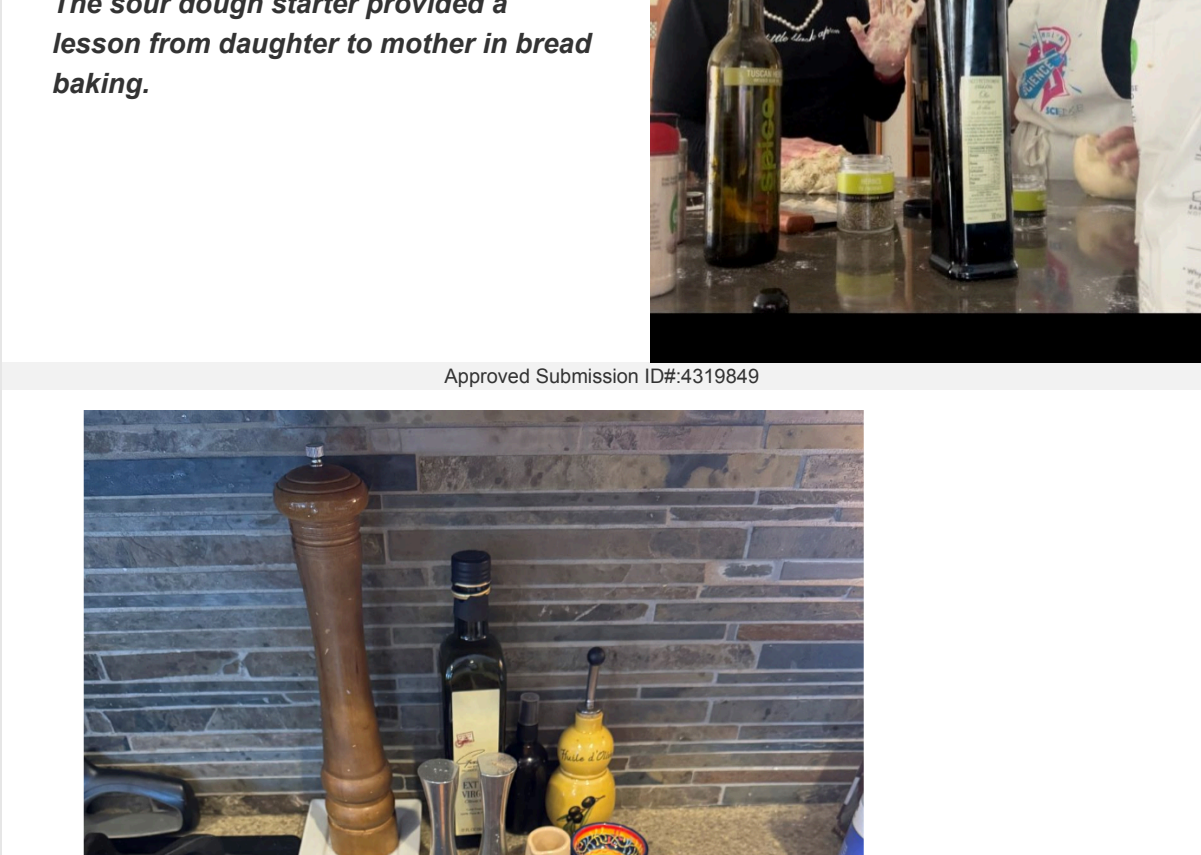
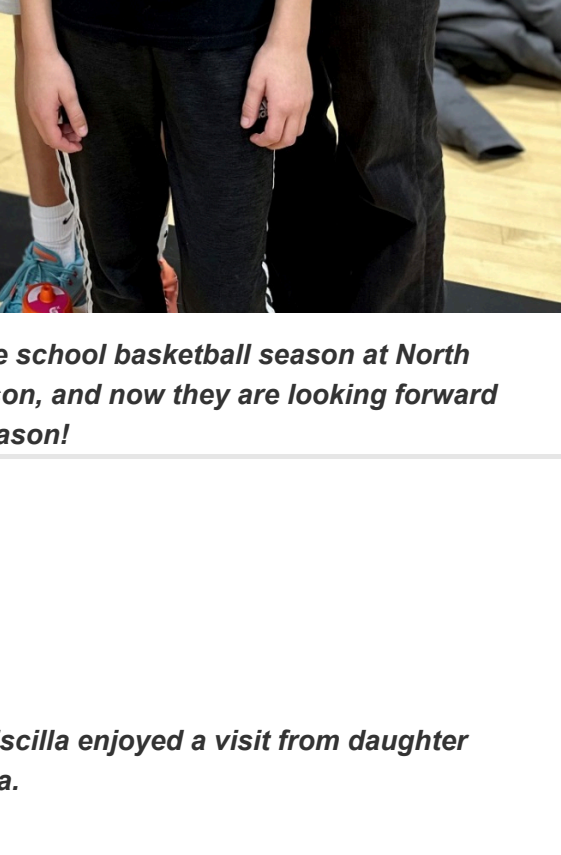
The Bouslogs celebrated Berkley's 6th birthday! Time flies when you're having fun.

Zach enjoyed a civic-centric day with his Leadership Urbandale class of 2025. They were granted access to the very peak of the State Capitol Building.

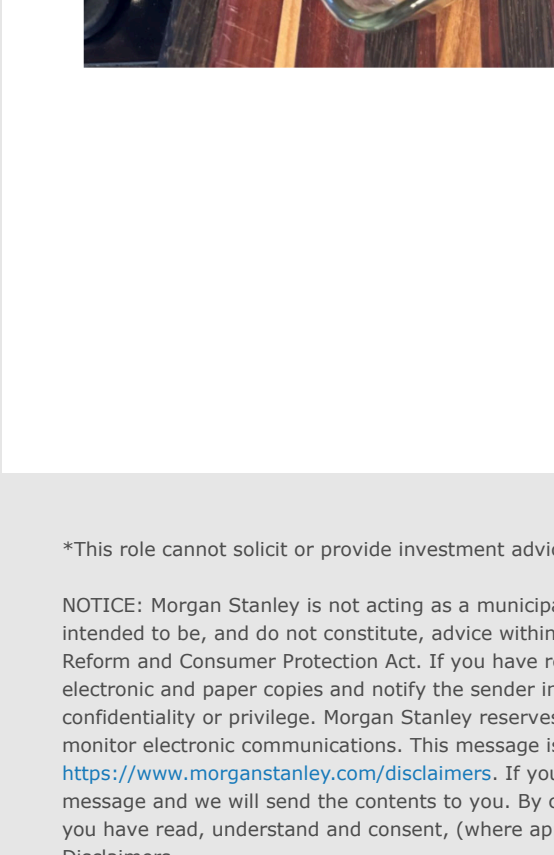


Raegan's daughter, Reese, turned 16 at the end of February and celebrated with cake and an official driver's license!

She also had fun getting all dressed up with her friends for the North Polk winter formal dance!

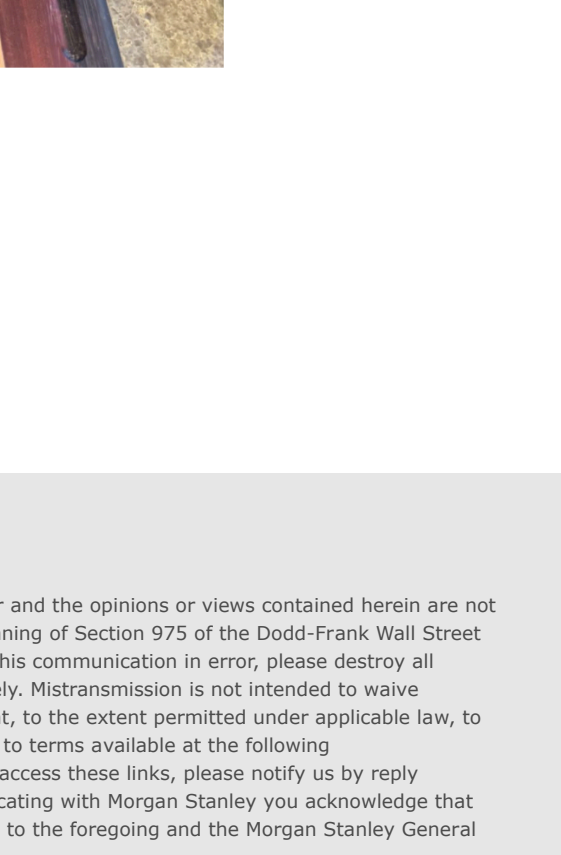


Raegan's son, Nathan, finished up middle school basketball season at North Polk. Nathan and his team had a great season, and now they are looking forward to track season!

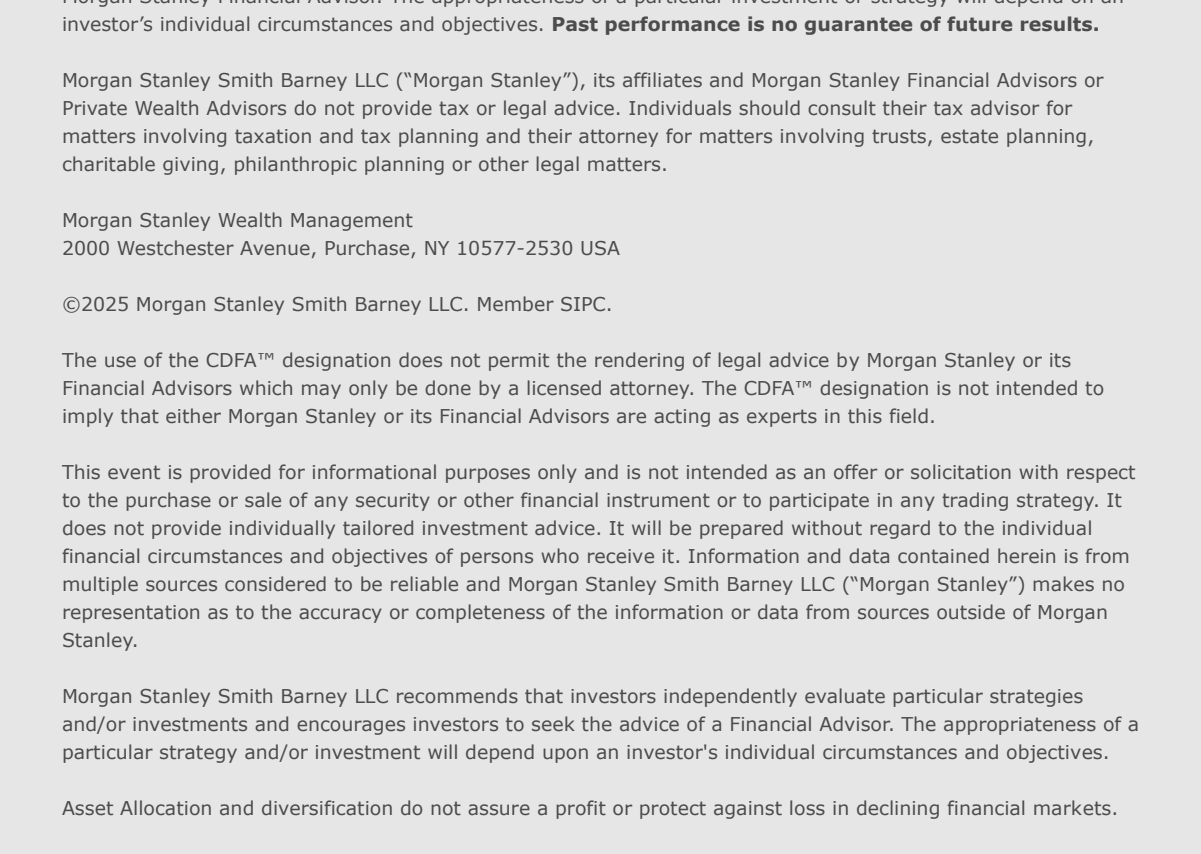


Priscilla enjoyed a visit from daughter Ella.

The sour dough starter provided a lesson from daughter to mother in bread baking.



Approved Submission ID# 4319849



Approved Submission ID# 4319849

*This role cannot solicit or provide investment advice.

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. Misrepresentation 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 Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

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.**

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.

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

©2025 Morgan Stanley Smith Barney LLC. Member SIPC.

The use of the CDFIA™ designation does not permit the rendering of legal advice by Morgan Stanley or its Financial Advisors which may only be done by a licensed attorney. The CDFIA™ designation is not intended to imply that either Morgan Stanley or its Financial Advisors are acting as experts in this field.

This event is provided for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security or other financial instrument or to participate in any trading strategy. It does not provide individually tailored investment advice. It will be prepared without regard to the individual financial circumstances and objectives of persons who receive it. Information and data contained herein is from multiple sources considered to be reliable and Morgan Stanley Smith Barney LLC ("Morgan Stanley") makes no representation as to the accuracy or completeness of the information or data from sources outside of Morgan Stanley.

Morgan Stanley Smith Barney LLC recommends that investors independently evaluate particular strategies and/or investments and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular strategy and/or investment will depend upon an investor's individual circumstances and objectives.

Asset Allocation and diversification do not assure a profit or protect against loss in declining financial markets.

There will be no discussion of, or distribution of written materials relating to, specific products or investments at this presentation.

Life insurance, disability income insurance, and long-term care insurance are offered through Morgan Stanley Smith Barney LLC's licensed insurance agency affiliates.

Information related to your external accounts is provided for informational purposes only. It is provided by third parties, including the financial institutions where your external accounts are held. Morgan Stanley does not verify that the information is accurate and makes no representation or warranty as to its accuracy, timeliness or completeness.

Financial Advisor(s) may not provide advice on any external account. Additional information about the services described above and offered on Morgan Stanley Online are in the applicable Terms and Conditions of Use.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary," as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice," Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit www.morganstanley.com/disclosures/dol. Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

The views expressed herein are those of the author and do not necessarily reflect the views of Morgan Stanley Wealth Management or its affiliates. All opinions are subject to change without notice. Neither the information provided nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. Past performance is no guarantee of future results.