

## The Flint Hills Group at Morgan Stanley



### Fourth Quarter Newsletter

#### Finish Strong

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[Client Preferred Name]

Welcome to our Quarterly Newsletter! This edition brings you updates, highlights, and timely information as well as a seamless way to view our website and to contact us.

Please reach out if you have any questions or would like to schedule a meeting.

## Personal Finances



### GIC: On The Markets

Detailed market commentary from Morgan Stanley's thought leaders on topics such as global equities, fixed income, monetary policy and more. Click below for the latest edition of On the Markets.

[Learn More](#)

### IRA Required Minimum Distributions



Individual Retirement Accounts (IRAs) play a key role in helping many Americans save for retirement. Knowing when and how to take distributions from your IRA is equally as important as the decisions you make about contributions and investment strategy. Click below to learn more.

[Learn More](#)

### Fall Planning for Your Finances



Learn the money moves you can make this fall to set yourself up for success in 2025 and beyond. Find tips on investing, taxes, charitable giving and more.

[Learn More](#)

### Estate Planning Strategies



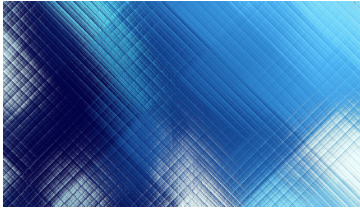
When engaging in estate planning, individuals can consider and prepare for a range of important circumstances. Click below to learn more.

[Learn More](#)

## Tax Resources

### 2025 Tax Tables

Click Below to view the 2025 Tax Tables

[Tax Tables](#)

### 2025 Federal Gift and Estate Tax Exemption

Learn more about the latest exemption amounts by clicking below

[Learn More](#)

### Tax Loss Harvesting

You may have an opportunity to lower your tax bill by taking advantage of tax-loss harvesting. Give this article a read to learn how it works.

[Learn More](#)

If you have not had the time to schedule an account review with us or would like to update your financial plan, please reach out to us at your earliest convenience.

[Signature of Primary Contact]

From Left to Right: Robert Ralston, Financial Advisor; Emily Harris, Registered Client Service Associate; Thomas West, Financial Advisor; Gregory Brown, Financial Advisor; Danielle Schreck, Portfolio Associate; Jim Roman, Financial Advisor; Paul Attwater, Financial Advisor; Kay Koehler, Senior Registered Associate; Brooks Brown, Financial Advisor; Greg Ek, Financial Advisor.

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Tax-loss harvesting. IRS rules stipulate that if a security is sold by an investor at a tax loss, the tax loss will not be currently usable if the investor has acquired (or has entered into a contract or option on) the same or substantially identical securities 30 days before or after the sale that generated the loss. This so-called "wash sale" rule is applied with respect to all of the investor's transactions across all accounts.

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