

February Newsletter



Below is the February edition of our newsletter. These insights may help you plan for the year ahead. As always, please let us know if you have any questions, and feel free to share this newsletter with anyone who may benefit.

[2026 Tax Tables](#)
[2025 Tax Tables](#)


Will Mortgage Rates Go Down in 2026?

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

[Learn More](#)

Webcast: The Robots Are Coming, AI Gets Physical

Artificial Intelligence and robotics are rapidly transforming the global economy. Join Morgan Stanley for "The Robots Are Coming: AI Gets Physical," a virtual discussion that will explore how AI and robotics are reshaping industries and redefining productivity, labor and investment opportunities.

February 25, 2026 4:15 PM EST

[Register Here](#)


17 Winter Slow Cooker Recipes to Make This Season

Survive the rest of the winter with these slow cooker meals.

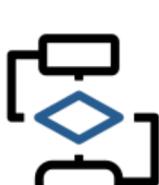
[Read Recipes Here](#)


Digital Tools



How to Access Your Tax Forms

1. Log into your account via Morgan Stanley Online
2. Click the Accounts tab
3. Select the Documents tab
4. Go to the Statement drop-down tab
5. Select Tax Documents and download them

[Access Here](#)


eDelivery

eDelivery provides you with the ability to view statements and other documents electronically in lieu of paper. Clients who are registered in Morgan Stanley Online may enroll in eDelivery.

[Watch Here](#)


Digital Vault

Digital Vault allows for easy sharing and convenient access to your most important documents from wills and deeds to financial statements and tax fillings. Easily manage your encrypted financial records all in one place.

[Watch Here](#)

The Harmelin Team

at Morgan Stanley

[Visit Our Website](#)
[Login to MSO](#)

Cheryl & Bob Harmelin

Cheryl J. Harmelin

The Harmelin Team
Morgan Stanley

1801 N Military Trail, Suite 300, Boca Raton, FL 33431

Senior Vice President

Financial Advisor
Financial Planning Specialist
NMLS#1268256

Phone: 1-800-321-1034 ext. 5041; 561-620-5041

Cell: 561-909-7870

Fax: 561-620-5050

Email: cheryl.j.harmelin@morganstanley.com

Website: <https://advisor.morganstanley.com/the-harmelin-team>

Robert Harmelin

The Harmelin Team
Morgan Stanley

1801 N Military Trail, Suite 300, Boca Raton, FL 33431

Senior Vice President

Financial Advisor
Financial Planning Specialist
NMLS#1268314

Phone: 1-800-321-1034 ext. 5045

Direct: 561-620-5045

Fax: 561-620-5050

Email: robert.a.harmelin@morganstanley.com

Website: <https://advisor.morganstanley.com/the-harmelin-team>

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.

Information contained herein has been obtained from sources considered to be reliable, but we do not guarantee their accuracy or completeness.

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 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.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisor 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.

Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many different industries.

Additional information about the services described above and offered on Morgan Stanley Online are in the applicable Terms and Conditions of Use.

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.

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.

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 documents can be accepted into Digital Vault.

International investing may not be appropriate for every investor and is subject to additional risks, including currency fluctuations, political factors, withholding, lack of liquidity, the absence of adequate financial information, and exchange control restrictions impacting foreign issuers. These risks may be magnified in emerging markets.

Attendance at this Video Conferencing meeting is through direct invitation by Morgan Stanley Smith Barney LLC (Morgan Stanley).

All attendees should identify if anyone else is present with them at the start of the session so that the meeting organizer is aware of everyone in attendance. Attendees who are joining via a forwarded invitation from someone outside of Morgan Stanley should provide their full name and email address when attending the meeting or excuse themselves from this meeting.

All information, content, products and services discussed during the meeting are intended only for individuals who are attending and residing in states where the meeting organizer is registered. You may not record, reproduce, publish, or distribute any of the content or materials discussed and/or presented during the meeting without the express written consent of Morgan Stanley.

Any information or content shared by an attendee as a meeting participant (including but not limited to documents or applications) will be visible to all other attendees. Do not share information or content if you do not want it visible to other attendees.

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

©2025 Morgan Stanley Smith Barney LLC. Member SIPC.

[System will insert CRC number here]