



## Year-End Reflections: Wrapping Up the Year

As we approach the close of 2025, we are pleased to present our 4th Quarter newsletter. This edition offers valuable guidance on year-end planning, key policy shifts, our annual "Gifts for Good" Guide, and essential tips to safeguard your personal information.

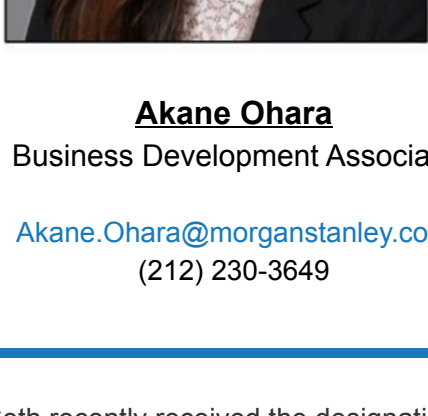
Here's to a safe, happy, and healthy holiday season to all.

With appreciation for your continued confidence,

The Intersect 360 Group at Morgan Stanley

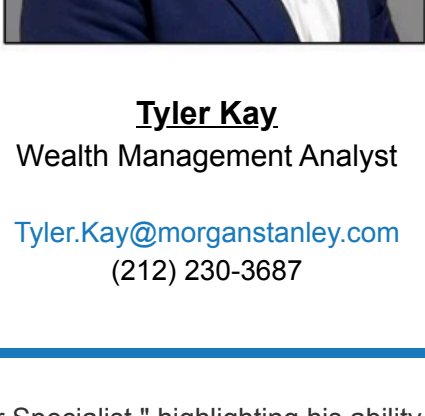
### - Team Updates and Highlights -

We are excited to introduce Tyler Kay, Wealth Management Analyst, and Akane Ohara, Business Development Associate, who have recently joined our team.



**Akane Ohara**  
Business Development Associate

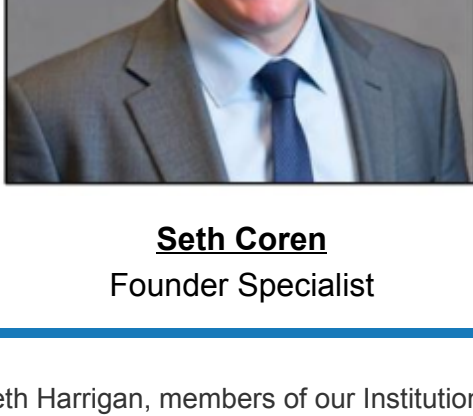
[Akane.Ohara@morganstanley.com](mailto:Akane.Ohara@morganstanley.com)  
(212) 230-3649



**Tyler Kay**  
Wealth Management Analyst

[Tyler.Kay@morganstanley.com](mailto:Tyler.Kay@morganstanley.com)  
(212) 230-3687

Seth recently received the designation of "Founder Specialist," highlighting his ability to differentiate his extensive capabilities in managing and advising founders and supporting institutional and workplace solutions for the companies they manage.



**Seth Coren**  
Founder Specialist

Todd Gutkin and Elizabeth Harrigan, members of our Institutional division of our team, are now among a few teams in the world that are part of Graystone Consulting.

Graystone Consulting, a business of Morgan Stanley, provides a complete range of investment consulting services to institutional clients, which include corporations, endowments and foundations, health care organizations, insurance entities, state and local governments, Taft-Hartley funds and family offices. Through Graystone Consulting, we provide tailored investment, dedicated consulting services and the broad resources of Morgan Stanley.

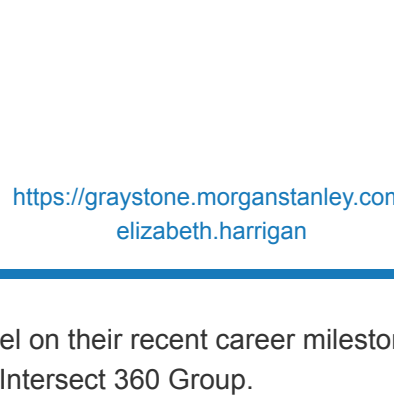
## Graystone Consulting

from Morgan Stanley



**Todd Gutkin, CRPS®**  
Senior Vice President,  
Wealth Management,  
Institutional Consulting Director,  
Corporate Retirement Director,  
Financial Wellness Director

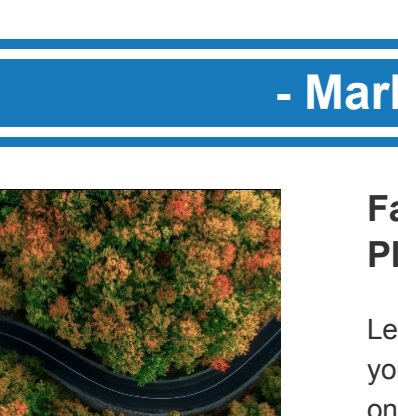
<https://graystone.morganstanley.com/todd.gutkin>



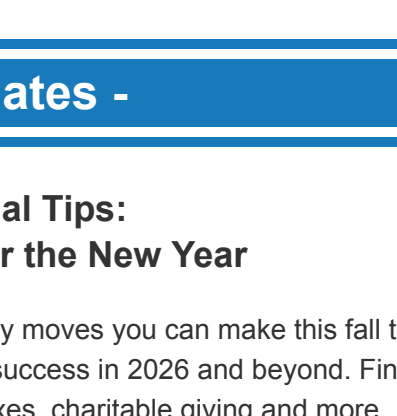
**Elizabeth Harrigan**  
Institutional Consultant

<https://graystone.morganstanley.com/elizabeth.harrigan>

Also, join us in congratulating Shatavia and Michael on their recent career milestones. We are grateful to have them as members of The Intersect 360 Group.

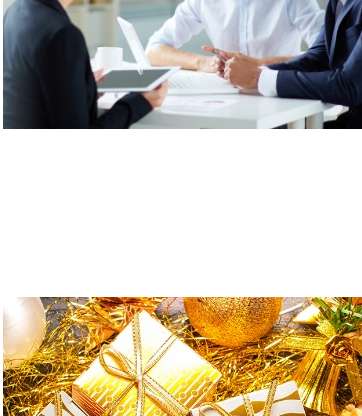


**Shatavia Milton**  
20+ Years at Morgan Stanley



**Michael Ganley**  
15+ Years at Morgan Stanley

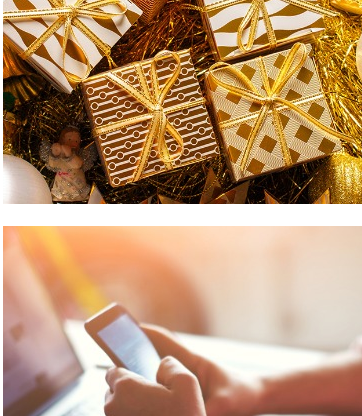
### - Market Updates -



#### Fall Financial Tips: Planning for the New Year

Learn the money moves you can make this fall to set yourself up for success in 2026 and beyond. Find tips on investing, taxes, charitable giving and more.

[Read More](#)



#### Year-End Tax Planning

It's smart to review your financial situation to optimize tax outcomes. Below are some essential year-end tax reminders designed to reduce your tax burden.

Also, consider a Donor Advised Fund as a way of diversifying out of a concentrated position in a tax aware way, while also building your charitable legacy.

[Year-End Tax Reminders](#)

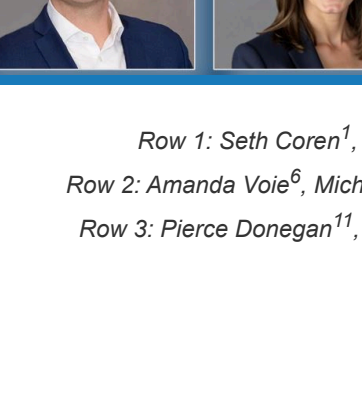
[Donor Advised Funds](#)



#### "Gifts for Good" Guide

Explore Morgan Stanley's "Gift for Goods" Guide, featuring socially conscious brands and experiences handpicked by Morgan Stanley Philanthropy Management team.

[Read More](#)



#### Common Cyber Scams

Cybercriminals use sophisticated tactics to impersonate trusted sources and create a false sense of urgency. Learn about the top scams and tactics fraudsters use to trick victims.

[Read More](#)

## The Intersect 360 Group



Row 1: Seth Coren<sup>1</sup>, Scott Coren<sup>2</sup>, Todd Gutkin<sup>3</sup>, Jake Rodrigues<sup>4</sup>, Scott Litner<sup>5</sup>

Row 2: Amanda Voie<sup>6</sup>, Michael Ganley<sup>7</sup>, Shatavia Milton<sup>8</sup>, Kevin Oakes<sup>9</sup>, Christian Wennes<sup>10</sup>

Row 3: Pierce Donegan<sup>11</sup>, Elizabeth Harrigan<sup>12</sup>, Ina Tanami<sup>13</sup>, Akane Ohara<sup>14</sup>, Tyler Kay<sup>15</sup>

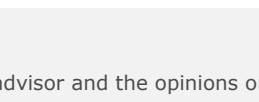
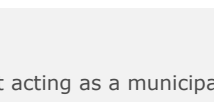
#### Location:

55 East 52nd Street  
7th Floor  
New York, NY 10055

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#### Titles

- 1: Seth Coren, CFP®, CRPS® - Managing Director, Private Wealth Advisor, Family Wealth Director
- 2: Scott Coren, CFA - Executive Director, Financial Advisor, Senior Portfolio Management Director
- 3: Todd Gutkin, CRPS® - Senior Vice President, Wealth Management, Institutional Consulting Director
- 4: Jake Rodrigues, CFP®, QPFC - Financial Advisor, Financial Planning Specialist
- 5: Scott Litner - Executive Director, Financial Advisor, Global Sports and Entertainment Director
- 6: Amanda Voie, CFA\*, CFP® - Assistant Vice President, Wealth Management Associate
- 7: Michael C. Ganley, CFP® - Vice President, Wealth Management Associate
- 8: Shatavia Milton - Wealth Management Associate
- 9: Kevin Oakes, CFP®, CRPS®, CRPC® - Assistant Vice President, Business Development Associate
- 10: Christian Wennes - Registered Client Service Associate
- 11: Pierce Donegan - Registered Associate
- 12: Elizabeth Harrigan - Institutional Consultant
- 13: Ina Tanami - Investment Consultant
- 14: Akane Ohara - Business Development Associate
- 15: Tyler Kay - Wealth Management Analyst

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