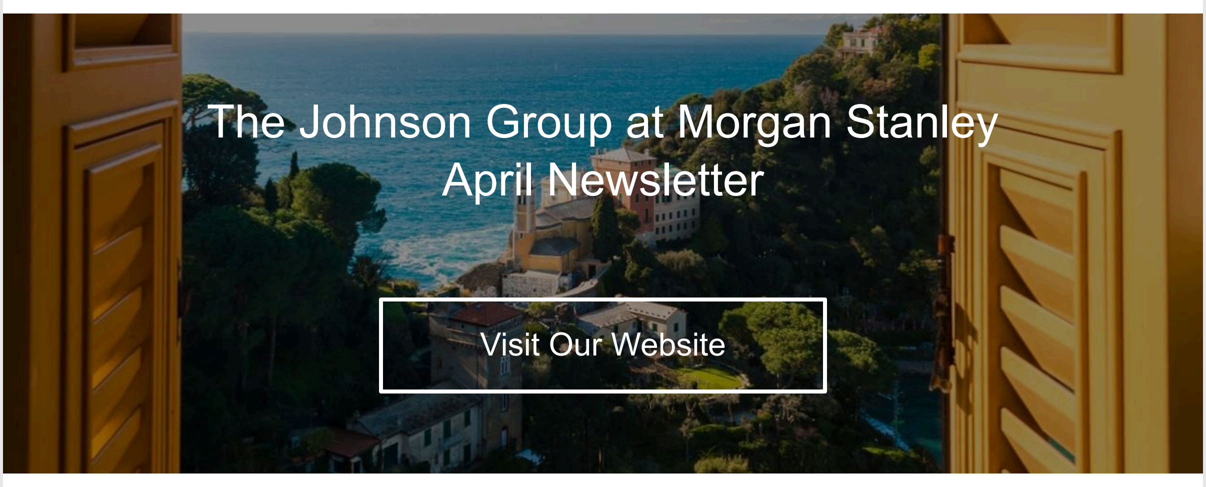
Morgan Stanley Wealth Management



The Johnson Group at Morgan Stanley April Newsletter

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Welcome to our April Newsletter! In this issue, we're sharing practical insights to help you strengthen the fundamentals, including a piece on spending and saving frameworks, an overview of how debt consolidation may simplify your finances, and tax-smart considerations that can help support long-term wealth planning. We're also featuring guidance on identifying and addressing hidden risks that can create unwanted financial exposure, along with our latest market perspective, *On the Markets: The Fog of War*.

We hope you enjoy the read, and as always, please reach out with any questions or to share feedback on what you'd like to see in future editions.

TEAM SPOTLIGHT

For our Team Spotlight this month, we're highlighting Danielle's recent trip to Italy with her family! Here are some photos from the trip which include the breathtaking scenery of the Dolomites to a memorable visit to Florence's Duomo (Santa Maria del Fiore).

INVESTOR RESOURCES

Happy Financial Literacy Month!

Now is the perfect time to help your younger loved ones become more financially informed and equipped for what life may throw their way. I would like to emphasize that focusing on the fundamentals—budgeting, saving, managing credit, and investing basics—can help in making confident decisions that compound over time.

Spending and Saving

This piece breaks down simple frameworks for budgeting, prioritizing goals, and building savings habits that can stick.

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Simplify Your Financial Life With Debt Consolidation

Debt consolidation may be able to help lower your interest payments and help you gain a more streamlined view of your finances.

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4 Tax-Smart Tips to Help Build Wealth

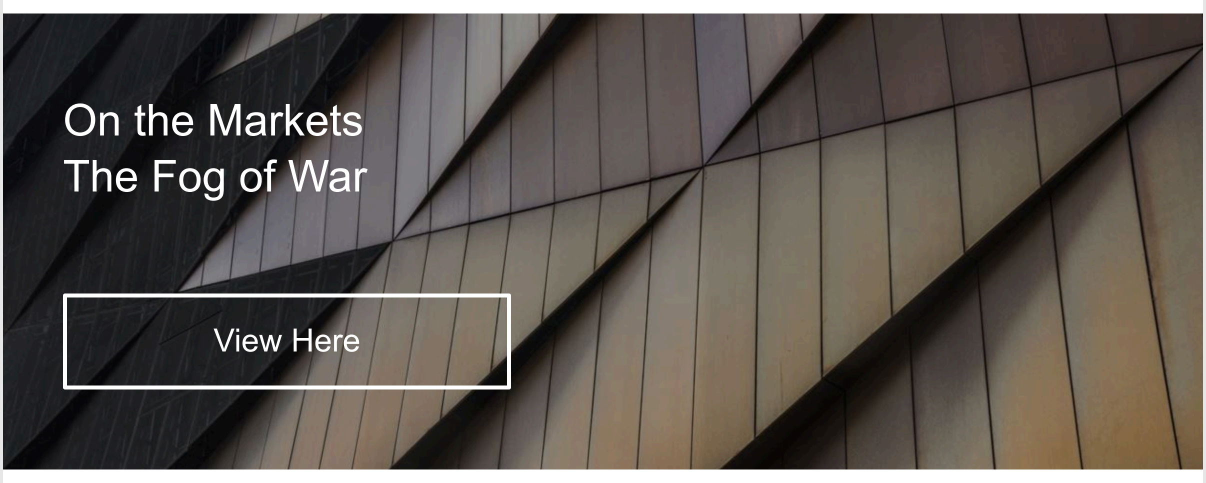
Consider evaluating your portfolio's tax efficiency across three levels: the use of tax-advantaged accounts, strategies for specific taxable assets and portfolio-level techniques.

Continue to Article

How Affluent Families Can Plan for Hidden Risks

Hidden risks abound. For affluent families, this can mean unwanted financial exposure. A simple risk assessment can go a long way to help close these gaps.

Continue to Article



On the Markets
The Fog of War

View Here

FROM OUR TEAM

As our valued client, we sincerely thank you for your continued support and trust in our services, your partnership is greatly appreciated.

Pictured above from left to right: Thomas Aguna - Portfolio Associate, Winona Livingston - Wealth Management Associate, Michael Algarin - Financial Advisor, Damon Johnson - Financial Advisor, Danielle Barabino - Wealth Management Associate, Ryan Beddeo - Financial Advisor

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