

## The Johnson Group at Morgan Stanley

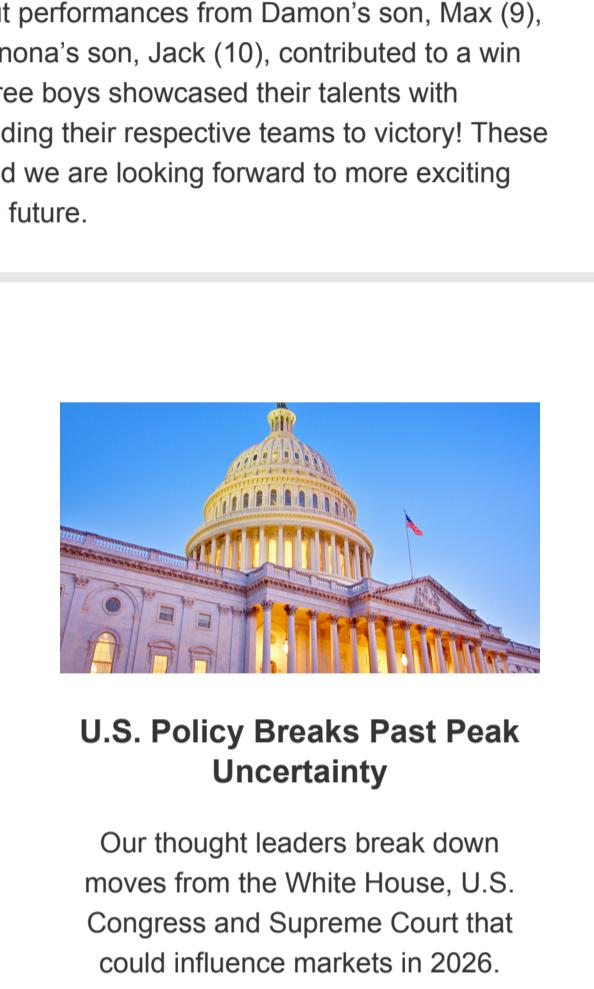
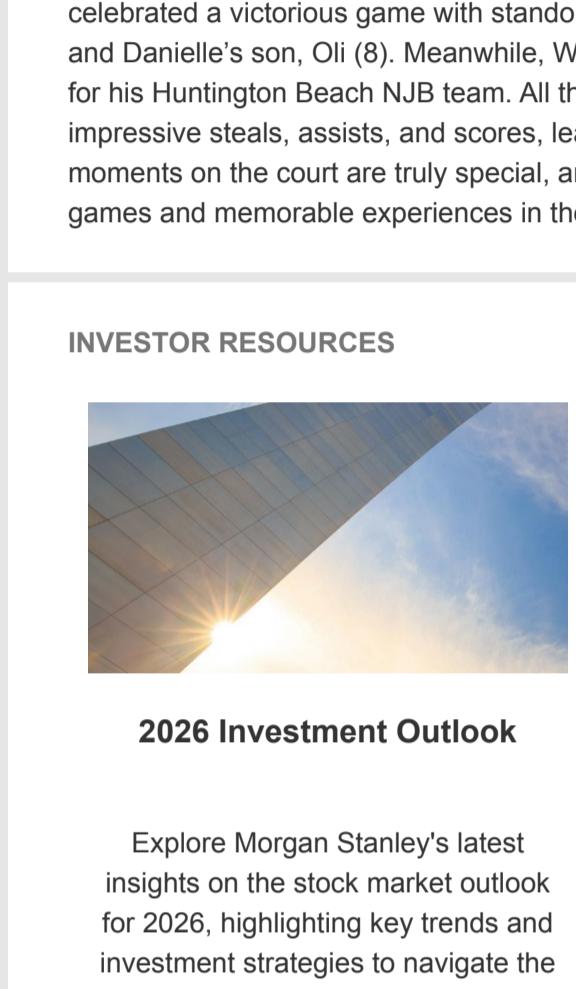
### January Newsletter

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We hope you are having a great start to the year. In this edition, we share the latest updates from our team, travel suggestions, investment insights, and other valuable resources that you may find interesting.

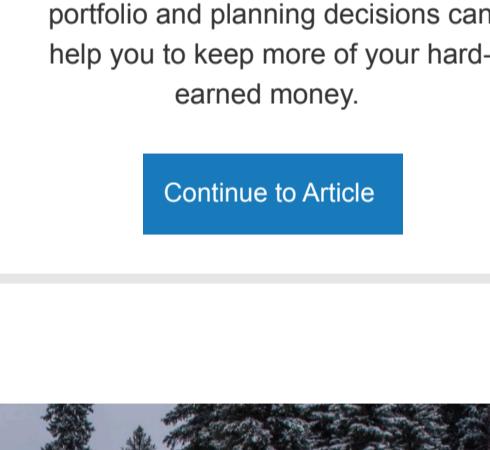
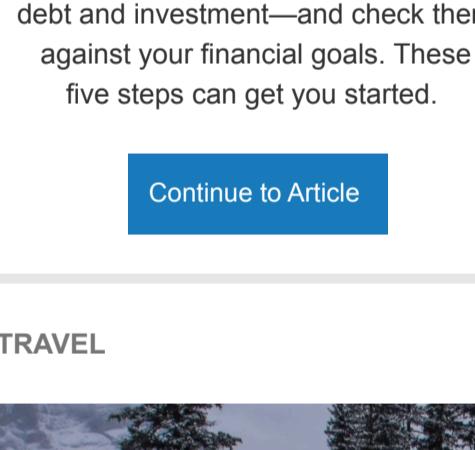
Please take a moment to explore the newsletter when you get a chance. As always, if you have any questions, feel free to reach out to us.

#### TEAM UPDATE



The Newport Mesa NJB youth basketball team, coached by Damon and Ryan, celebrated a victorious game with standout performances from Damon's son, Max (9), and Danielle's son, Oli (8). Meanwhile, Winona's son, Jack (10), contributed to a win for his Huntington Beach NJB team. All three boys showcased their talents with impressive steals, assists, and scores, leading their respective teams to victory! These moments on the court are truly special, and we are looking forward to more exciting games and memorable experiences in the future.

#### INVESTOR RESOURCES



#### 2026 Investment Outlook

Explore Morgan Stanley's latest insights on the stock market outlook for 2026, highlighting key trends and investment strategies to navigate the evolving financial landscape. Stay informed and prepared for the year ahead.

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#### U.S. Policy Breaks Past Peak Uncertainty

Our thought leaders break down moves from the White House, U.S. Congress and Supreme Court that could influence markets in 2026.

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#### 5 Personal Money Moves for the New Year

It's time to take stock of your budget, debt and investment—and check them against your financial goals. These five steps can get you started.

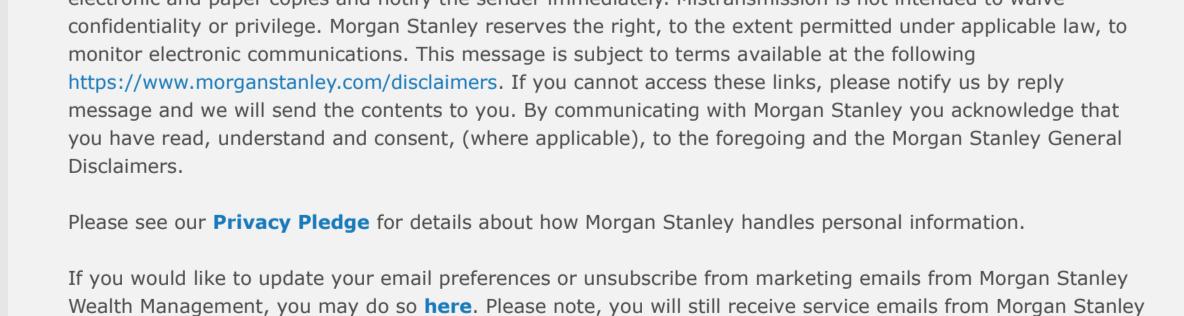
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#### 3 Tax Questions Every Investor Should Ask

Factoring the impact of taxes into your portfolio and planning decisions can help you to keep more of your hard-earned money.

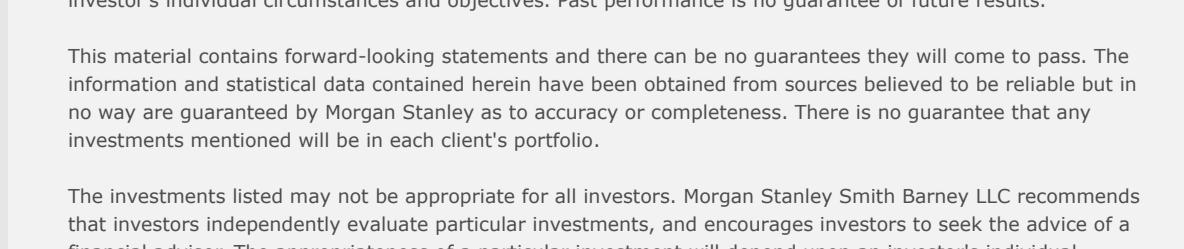
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#### TRAVEL



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