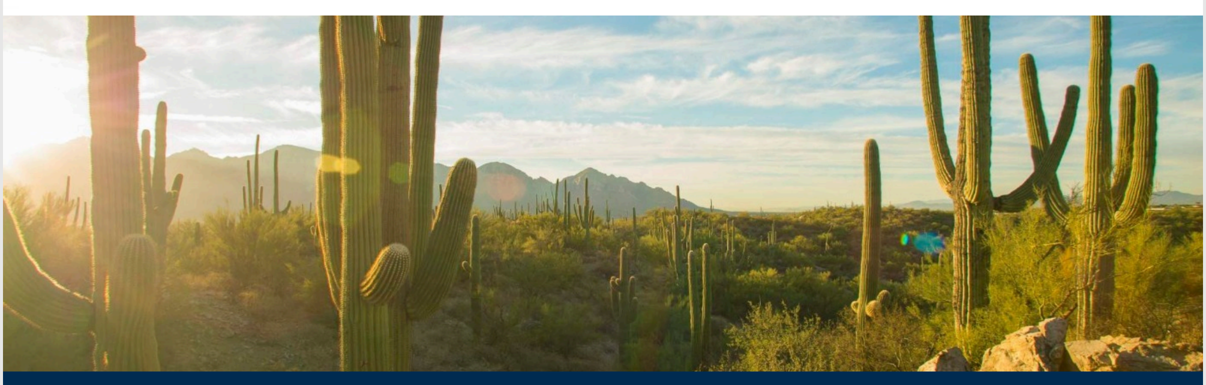

Fall Newsletter 2025

The Loscalzo Group At Morgan Stanley

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We hope you had a refreshing summer. As we step into the Fall season, please enjoy the latest edition of the team newsletter. Below you can find some key considerations as we enter the last quarter of the year and some timely insights. Please reach out if you have any questions, concerns, or would like to schedule a meeting.

Year-End Considerations

2025 Required Minimum Distribution (RMD) deadline is December 31st, 2025

- If you are required to take distributions from your retirement account, **Understanding RMDs** will help you determine when and how to take distributions in line with legal requirements.

Donor Advised Funds: An Efficient Way to Give

- There's more to charitable giving than you may realize. Here's one **method** that provides flexibility and can help maximize your impact.

Estate Planning Strategies

- Maintaining an estate plan can help protect your wealth and prevent hardship for your heirs.
- ◦ Review these important **Estate Planning considerations** ahead of the new year.

Life Insurance Review

- A review of your risk management plan can help create the confidence in knowing that you have the information you need to make the right decisions about pursuing your goals. **Learn More Here.**

IRA Rollover

- Your retirement assets may represent a substantial source of your future retirement income and there are many factors you should consider in determining whether to rollover your assets.
- If you are thinking about rolling over you IRA account, this **rollover guide** provides key information about your options.

Fall Insights

Fall Planning for Your Finances

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

45 Delicious Fall Dinner Ideas

Every season has its merits, but there is just something so lovable about fall. Enjoy these recipes perfect for the fall season.

Read More

Maintain Good Cybersecurity Habits

October is Cybersecurity Awareness Month. Whether it's strengthening your passwords or treating emails from unknown senders with more caution, you can take a number of steps to help reduce the threat of identity theft, online scams, fraud and more.

Read More

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The Morgan Stanley Global Impact Funding Trust, Inc. (MS GIFT) is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. MS Global Impact Funding Trust (MS GIFT) is a donor advised fund. Morgan Stanley Smith Barney LLC provides investment management and administrative services to MS GIFT. Back office administration provided by RenPSG, an unaffiliated charitable gift administrator.

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While we believe that MS GIFT provides a valuable philanthropic opportunity, contributions to MS GIFT are not appropriate for everyone. Other forms of charitable giving may be more appropriate depending on a donor's specific situation. Of critical importance to any person considering making a donation to MS GIFT is the fact that any such donation is an irrevocable contribution. Although donors will have certain rights to make recommendations to MS GIFT as described in the Donor Circular & Disclosure Statement, contributions become the legal property of MS GIFT when donated. The Donor Circular & Disclosure Statement describes the risks, fees and expenses associated with establishing and maintaining an MS GIFT account. Read it carefully before contributing.

Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age, and the availability of the particular option):
1. Cash out the account value and take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:
2. Leave the assets in the former employer's plan (if permitted)
3. Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or
4. Roll over the retirement savings into an IRA Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or "RMDs," (7) the Tax Treatment of Employer Stock, and (8) borrowing privileges. The decision of which option to select is a complicated one and must take into consideration your total financial picture. To reach an informed decision, you should discuss the matter with your own independent legal and tax advisor and carefully consider and compare the differences in your options.

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