I hope you are enjoying the holiday season so far! As 2022 comes to an end, it is important to take this time to reflect, spend time with family, and appreciate all that you have accomplished this year. Below are some of The Mergner Group at Morgan Stanley highest points of reflection from the past twelve months.

- New office location
- Thomas Mergner (Tom) was ranked Top 25 on the Forbes Best-In-State Wealth Advisor List[1]
- Jeb Miller joins the team as a Senior Client Service Associate
- Greg and Victoria Underhill joined the team in their respective roles as Group Director and Financial Advisor
- Jeff Garner was named to the prestigious "PaceSetter's Club"
- Jen's daughter Kendall graduated from college and is now working "in the big city"
- Jeb passed his series 63 exam
- Mike's daughter Eve graduated from high school and thrived in her first semester at college
- Scott and Mary tied the knot
- We spent more time in-person with family, clients and as a team strengthening relationships
- We celebrated the lives of many accomplished family members, friends and clients. Notably John G. Mergner Sr. 7/20/1935-1/21/2022
- We have updated or created 360 goals based financial plans in 2022.
- We have welcomed 41 new clients to The Mergner Group

Please share some of your most celebrated moments with us. We love hearing about how we might have positively impacted your lives during this time of reflection and gratitude.

[1] 2021 - 2022 Forbes Best-In- State Wealth Advisors
Source: Forbes.com 2021 - 2022. Forbes Best-In- State Wealth Advisors ranking awarded in 2021 & 2022. Each ranking was based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher). This evaluation process concluded in June of the previous year the award was issued having commenced in June of the year before that. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC to obtain or use the ranking. This ranking is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and this ranking may not be representative of any one client's experience. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see www.SHOOKresearch.com.

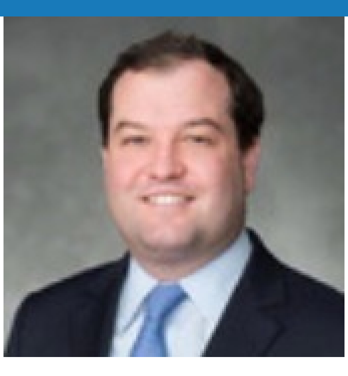
2023 is right around the corner;
Below are some important updates of which you should be aware.

Feel free to read through the topics below and the resources included, and do not hesitate to reach out with any questions on how these strategies might impact your financial situation.

Our Website

Mark Your Calendars for our
2023 Q1 Market Perspectives Call Series

Time(s): 12:30 pm and 5:30 pm ET
Dial In: Toll Free: +1 877-777-8895 | Participant Code: 0141197



Wednesday, January 18, 2023

Dan Skelly, Head of Market Research and Strategy for Morgan Stanley Wealth Management

Wednesday, February 15, 2023

Richard Golod, Financial Advisor, Senior Portfolio Manager with Three Oaks Wealth Management Group at Morgan Stanley

Wednesday, March 15, 2023

Marc DellaPia, Vice President, Regional Manager at Alliance Bernstein

Special Series Q1 Event
Topic: Investing with Impact

Time(s): 12:30 pm and 5:30 pm ET
Dial In: Toll Free: +1 877-777-8895 | Participant Code: 0141197

Wednesday, February 1, 2023

Times: 12:30 pm and 5:30 pm ET
Dial In: Toll Free: +1 877-777-8895 | Participant Code: 0141197

Guest Speaker: Emily G. Thomas, CFA, Executive Director and the Head of Investing with Impact for Morgan Stanley Wealth Management.

401(k) and IRA limit increases for 2023

The amount individuals can contribute to their 401(k) plans in 2023 will increase to $22,500 — up from $20,500 for 2022. The income ranges for determining eligibility to make deductible contributions to traditional IRAs, contribute to Roth IRAs, and claim the Saver's Credit will also all increase for 2023.

Read More

Social Security COLA Increase

Starting in January 2023, Social Security payments will go up by 8.7%. The Social Security Administration has adjusted benefits payments annually for inflation since 1975.

Click Here to Read

Income Tax Brackets for 2022 vs. 2023

Depending on your taxable income, you can end up in one of seven different federal income tax brackets – each with its own marginal tax rate. In the new year, tax brackets are adjusted for inflation, which means your tax rate could be different from last year.

Click Here to Read

Gift Tax Exclusion Increase

For 2022, the amount is $16,000 per recipient. In 2023, the amount will increase by $1,000, to $17,000 per recipient.

Click Here to Read More

Download the App

You Can Now View Portfolio Risk in Morgan Stanley Online and Mobile.
Download the App & let us know so we can help enroll you to receive risk analytics, which include: Asset allocation comparisons to risk benchmarks, Hypothetical market and historical scenarios, and more…

Available on the App Store
GET IT ON Google Play

Pictured: Micheal Lipshultz, Senior Vice President, Wealth Management, Financial Advisor, Financial Planning Specialist; Thomas S Mergner, Managing Director, Wealth Management, Financial Advisor; Victoria Underhill, Financial Advisor; Scott Mergner, Vice President, Wealth Management, Financial Advisor, Financial Planning Specialist; Jeffrey Garner, Financial Advisor

2021 - 2022 Forbes Best-In- State Wealth Advisors
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