

Welcome to our February Newsletter. Below, you will find an update on mortgage rate trends, investor resources on tax planning and 2026 market themes, perspectives that challenge market consensus, insights on AI's impact, and our February "On the Markets", "New Year, New Tune."

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.

SERVICE SPOTLIGHT

[Click here to learn more about mortgage rates: Will Mortgage Rates Go Down in 2026?](#)

Mortgage rates are a major factor in how much home you can afford. In the related article, we discuss what can move rates—such as inflation, Federal Reserve policy expectations and bond-market trends. No one can predict rates perfectly, but understanding these drivers can help you plan with more confidence.

INVESTOR RESOURCES



Tax Tips 2026: How to Prepare for Tax Day | Morgan Stanley

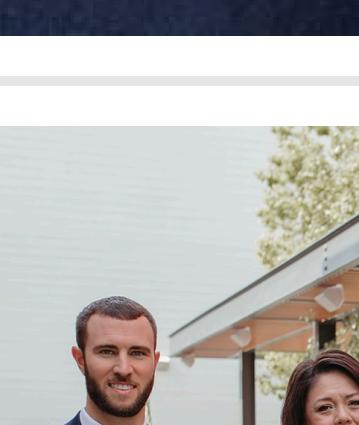
Explore Morgan Stanley's latest insights on the stock market outlook for 2026, highlighting key trends and investment strategies to navigate the evolving financial landscape. Stay informed and prepared for the year ahead.

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Four Key Themes Shaping Markets in 2026

Our Global Head of Thematic and Sustainability Research Stephen Byrd discusses Morgan Stanley's key investment themes for this year and how they're influencing markets and economies.

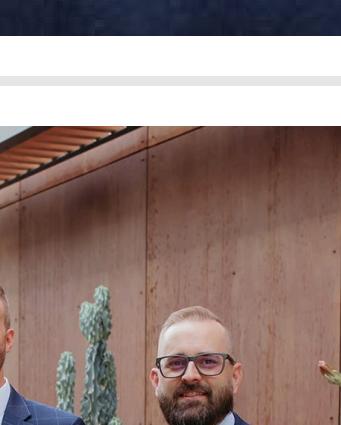
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Contrarian Views That Could Shape Markets in 2026

In its annual "Big Debates" series, Morgan Stanley Research identifies opportunities across sectors and regions where the firm's views point in different directions than the current market consensus.

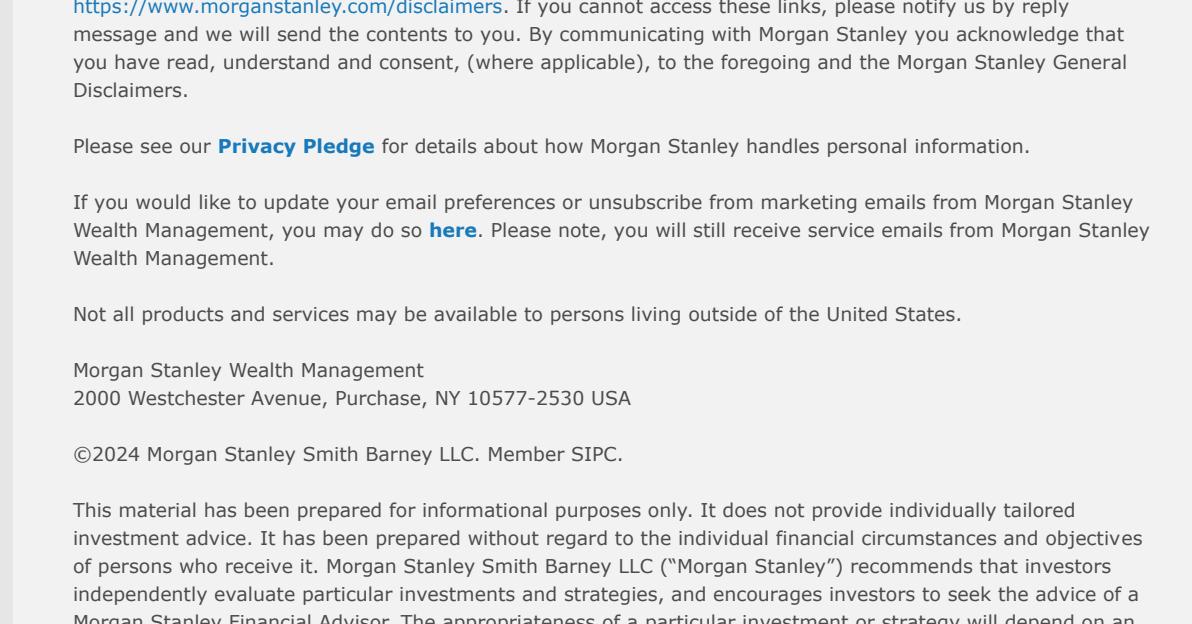
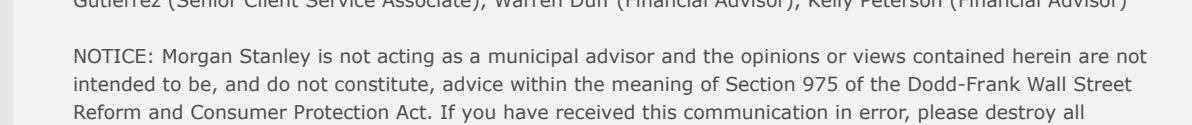
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AI's Impact Accelerate

Companies globally that have been using AI for at least one year report double-digit productivity gains as well as some workforce reductions.

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Pictured Above From Left-to-Right: Scott Johnson (Registered Client Service Associate), Melissa Barajas-Gutierrez (Senior Client Service Associate), Warren Duff (Financial Advisor), Kelly Peterson (Financial Advisor)

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