



From Left to Right: Leanna M. Klett, Group Director. John Castello, Registered Client Service Associate. Carin Bellack, CFP®, Financial Advisor. Brian Sava, CFP®, Financial Advisor. Chris Radke, Financial Advisor. Marissa DelloRusso, Registered Client Service Associate.

Welcome to the Penn-Atlantic Group at Morgan Stanley Quarterly Newsletter! In this issue, we'll be covering the latest market trends, economic indicators, and investment opportunities. Our team has been closely monitoring global events and economic data to provide you with these valuable insights. Please enjoy the read!



Brian's Pick of the Quarter

**Brian Sava, CFP®,
Financial Advisor**

7 Steps That May Reduce Taxes on Your Income and Portfolio

A key strategy for boosting long-term investment returns is being smart about tax efficiency.

[Click here to read Brian's pick](#)

Carin's Pick of the Quarter


**Carin Bellack, CFP®,
Financial Advisor**

AI Boom Drives Thematic Investment

At Morgan Stanley's 2025 Thematic Conference, leaders emphasized AI's role in influencing structural changes across industries and in the global economy.

[Click here to read Carin's pick](#)





Chris' Pick of the Quarter

**Chris Radke, Financial
Advisor**

The Longevity Effect


Morgan Stanley leaders discuss how the world's aging population presents challenges, but also opportunities for businesses and investors.

[Click here to read Chris' pick](#)

The Big Winter Event guide

No matter the weather, Pittsburgh kids can take advantage of tons of fun that you'll find on Kidsburgh's Big Winter List.

[Continue Reading](#)



Celebrating Carin



We are delighted to share a special highlight from our recent celebrations: Carin marked a significant milestone, her 50th birthday, in December. This momentous occasion was filled with joy, laughter, and heartfelt wishes from colleagues, friends, and family. Carin's warmth, dedication, and vibrant spirit have been a constant source of inspiration to all of us, and we were thrilled to honor her on this memorable day.

As we reflect on this milestone, we're reminded of the incredible journey Carin has taken, both personally and professionally. Her leadership, kindness, and unwavering commitment have left a lasting impact on our team. Here's to celebrating not just a birthday, but the remarkable person Carin is and continues to be.

Updates from the Team



We hope you and your families enjoyed the holiday season! Above, you'll find a heartwarming collage featuring our team members alongside their loved ones, capturing the joy, warmth, and festive spirit of the season. These candid moments—filled with smiles, cozy attire, and genuine connection—remind us that behind our professional achievements are the personal bonds that truly enrich our community.

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