



## Investor Insights | January 2026

# 5 Money Moves for the New Year

A new year brings a clean slate and a fresh perspective - and it can be a great time to take stock of your financial situation and your goals.

[Read More](#)

[Check My Account | Latest on the Markets](#)

## Start 2026 off Strong

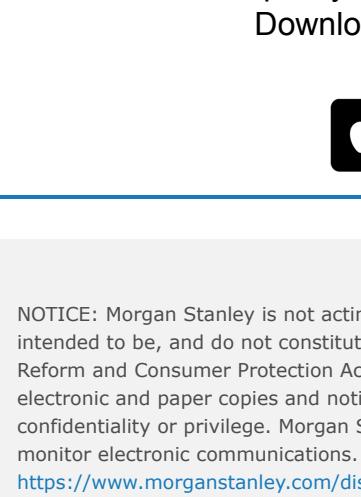
With a new year underway, you might be taking a closer look at your financial well-being. We're here to help, with [money moves](#) and [tax management strategies](#), plus [strategies for your cash](#) and [insights into the AI space](#), so you can kick off the year with confidence.



### 7 Steps that May Reduce Taxes on Your Income and Your Portfolio

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

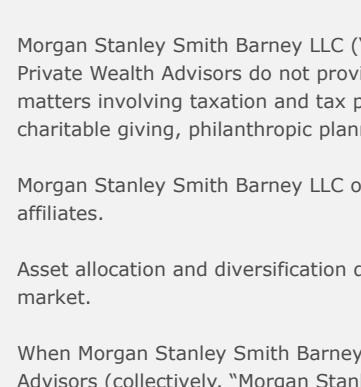
[Read More](#)



### 3 Ways to Manage Your Cash More Strategically

Cash can be viewed as an asset class with varying solutions available to balance your short-term needs alongside your long-term financial goals.

[Read More](#)



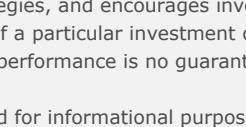
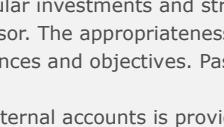
### Who Leads the Global AI Race?

AI continues to dominate headlines, with the U.S. and China vying for dominance. Here's what that means for you.

[Read More](#)

[Digital Tools | Listen to Our Podcasts | Retirement Roadmap](#)

Keep all your personal finances at your fingertips.  
Download the Morgan Stanley Mobile App.



NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

Asset allocation and diversification do not guarantee a profit or protect against a loss in a declining financial market.

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit [www.morganstanley.com/disclosures/dol](http://www.morganstanley.com/disclosures/dol). Tax laws are complex and subject to change. Morgan Stanley does not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

Information related to your external accounts is provided for informational purposes only. It is provided by third parties, including the financial institutions where your external accounts are held. Morgan Stanley does not verify that the information is accurate and makes no representation or warranty as to its accuracy, timeliness or completeness.

Financial advisor(s) may not provide advice on external accounts held in the applicable Terms and Conditions of Use. Indices are unmanaged. An investor cannot invest directly in an index.

Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies.

International investing may not be appropriate for every investor and is subject to additional risks, including currency fluctuations, political factors, holding liquidity of foreign issuers. These risks may be magnified in emerging markets.

Stocks fluctuate in value and may be worth more or less than their original cost. Past performance is no guarantee of future results.

For index, indicator and survey definitions referenced in this report visit the following: <http://www.morganstanley.com/wealth-investmentsolutions/wmir-definitions>

The Morgan Stanley Mobile App is currently available for iPhone® and iPad® from the App StoreSM and AndroidTM on Google PlayTM. Standard messaging and data rates from your provider may apply.

Android and Google Play are trademarks of Google Inc. Apple®, the Apple logo, iPhone®, iPad®, and iPad Air® are trademarks of Apple Inc., registered in the US and other countries.

Apple Pay™ and iPad™ are trademarks of Apple Inc. App Store is a service mark of Apple Inc.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

INVESTMENT, INSURANCE AND ANNUITY PRODUCTS OFFERED THROUGH MORGAN STANLEY SMITH BARNEY LLC ARE: NOT FDIC INSURED | LOSS NOT GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

Please see our [Privacy Pledge](#) for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#). Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

Morgan Stanley Wealth Management

2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 5182941 02/2026