



February's newsletter brings together several timely updates we believe are especially meaningful as we move through the early months of the year.

This month, we're sharing the Morgan Stanley analysts' latest market report, along with a hand-selected set of articles focused on both opportunity and protection—ranging from practical ways to stay cyber-safe, to an overview of how the SECURE 2.0 Act will affect catch-up contributions for certain high earners beginning in 2026, and an updated look at mortgage rate expectations, which are currently projected to trend lower in 2026. Additionally, we've added a new section to our newsletter that spotlights Morgan Stanley resources - We're launching this section with an introduction to how you can access your tax documents as they become available through Morgan Stanley Online.

We hope this month's insights provide clarity, perspective, and a helpful foundation for thoughtful planning in the months ahead. As always, we're here to answer questions or discuss how these developments may relate to your personal goals.

Warm regards,

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Named Forbes Best-In-State Wealth Management Teams 2023-2026

Source: Forbes.com (Awarded 2023-2026). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award.

[Awards Disclosures](#)

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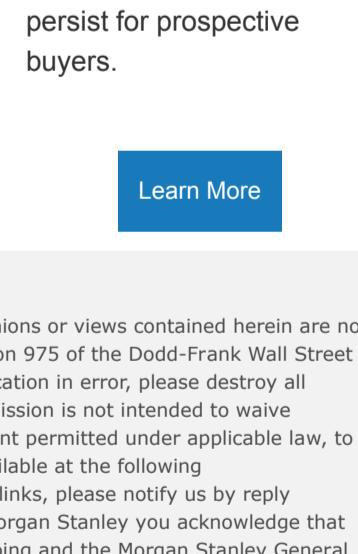
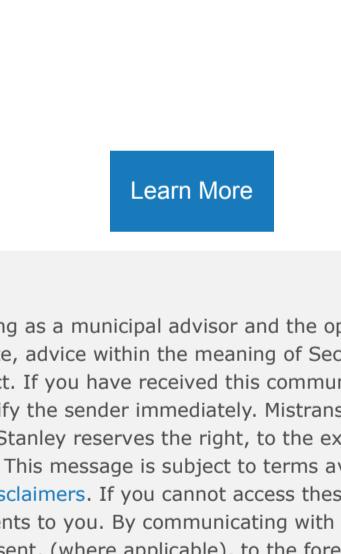
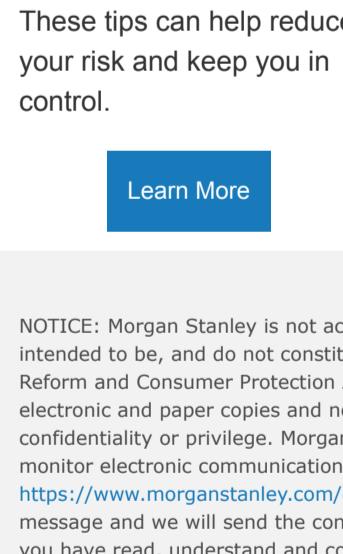
Client Resources

Morgan Stanley: On The Markets

Dive into the latest edition of "On the Markets" by Morgan Stanley Wealth Management.

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Client Insights



Top Five Cyber Tips

Cybercriminals don't need much to cause trouble, sometimes just one click or one reused password. These tips can help reduce your risk and keep you in control.

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What to Do If You Plan to Make Catch-Up Contributions in 2026

Under new rules, you may lose an up-front deduction but gain tax-free income once you retire.

[Learn More](#)

Will Mortgage Rates Go Down in 2026?

Mortgage rates are forecast to decline in 2026, improving housing affordability, but challenges persist for prospective buyers.

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