



Dear Valued Clients and Friends,

Welcome to our February Newsletter!

As tax season approaches, preparation is key. In this edition, we're covering essential insights to help you navigate the months ahead, from tax planning strategies to the latest policy updates.

Stay informed and enjoy all that February has to offer!

Ross and Solaria

[Schedule a Meeting Here](#)

February Insights



Getting Ready for Tax Season

The countdown to Tax Day has begun. Here are some strategies to consider as the deadline approaches. Organize your tax documents early to avoid mistakes and identify every deduction available to you.

[Learn More](#)



10 Policy Actions to Watch Post Inauguration

Monica Guerra, head of U.S. Policy, unpacks 10 Policy Actions to watch in 2025. Tax provisions, federal budget, and increasing geopolitical tension are just a few of the factors we are keeping an eye on in 2025—listen here for more.

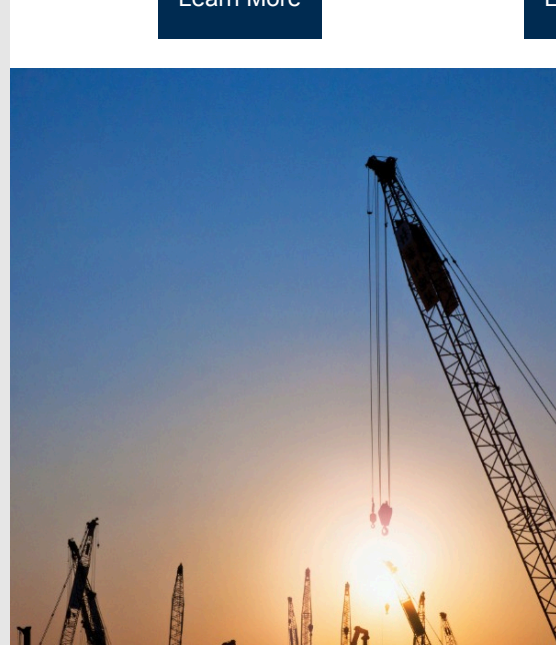
[Learn More](#)



4 Financially Smart Ways to Take Money Out of Retirement Accounts

Discover how planning for required minimum distributions from retirement accounts can help you fund future needs and support loved ones.

[Learn More](#)



Tariffs Reinforce Our Preference for Services Industries

MS & Co.'s US Equity Strategy team discusses its latest thoughts on the equity market in its "Weekly Warm-up" publication. It also includes the team's sector recommendations as well as their Fresh Money Buy List.

[Learn More](#)

Tax Planning

For easy and secure online access to your tax forms, please follow these steps:

1. Log into your account via [Morgan Stanley Online](#)

2. Click the **Accounts** tab

3. Select the **Documents** tab

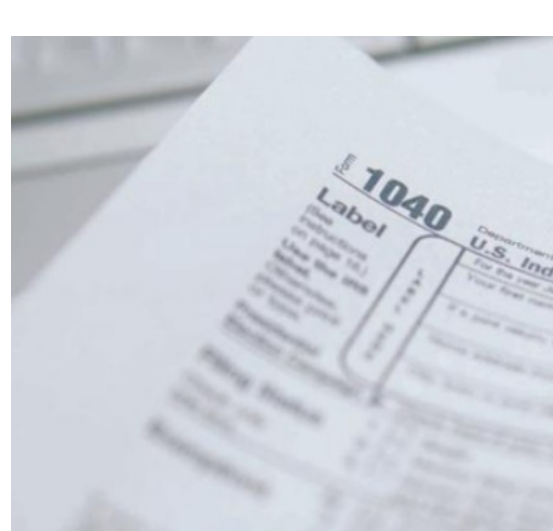
4. Go to the **Statement drop-down** tab

5. Select **Tax Documents** and download them

them

Review the estimated schedule for receiving your tax forms [here](#).

You can reference our [2024](#) and [2025](#) tax tables for help with filing taxes and for future tax planning.



From Our Team



Congratulations Ross!

Congratulations to Ross for being named **Portfolio Management Director**. This achievement is a testament to your hard work, dedication to clients, and strong work ethic.

February Calendar



February 14 - Valentines Day

Valentine's Day is a perfect reminder to celebrate the people who matter most in our lives. Whether it's through a thoughtful gesture or simply spending quality time together, it's a chance to show appreciation and spread a little extra kindness.



February 17 - President's Day

Presidents Day offers us an opportunity to reflect on the leadership and vision that have shaped our nation. It's a day to honor the legacy of those who have served as stewards of our country's progress and principles.

The stock market will be closed on February 17th.

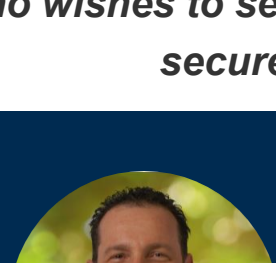


February 27 - National Chili Day

National Chili Day is a celebration of one of America's most beloved comfort foods! Whether you like it spicy, mild, vegetarian, or loaded with toppings, it's the perfect excuse to savor a hearty bowl of chili and share the warmth with others.

Monthly Quote

He who wishes to secure the good of others has already secured his own - Confucius

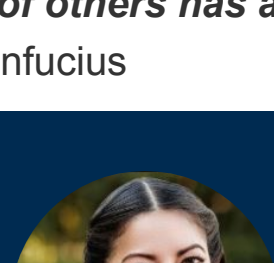


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