Morgan Stanley

The Solaria Group
at Morgan Stanley

Dear Valued Clients and Friends,

Happy new year!

We wish you and your loved ones a year of health, love and prosperity.

In this edition you'll find our 2025 market outlook, financial tips for starting the year strong, and 2025 tax tables that include IRA contribution limits as well as other retirement plan limits.

We invite you to revisit your financial plan, please update us with any life changes or new goals.

For those planning to travel check out our article on top places to visit.

Here is to starting 2025 strong!

Ross and Solaria

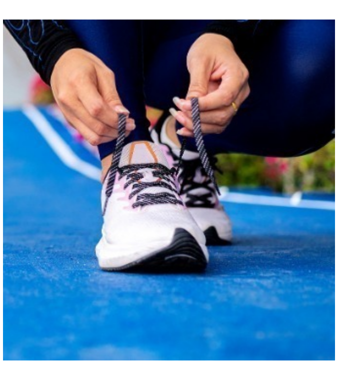
Schedule a Meeting Here

January Insights

2025 Investment Outlook

A stable global economy is likely to benefit equity and fixed-income markets, though increased uncertainty around U.S. tariffs and immigration policy could jeopardize markets' recent gains.

Learn More



6 Financially Smart Ways to Start 2025

The new year is a time of reflection, and action. As we start off 2025, it is a good time to take stock of your budget, debt and investments - and check them against your financial goals. Learn more about how these six steps can get you started.

Learn More

2025 Tax Tables

This table shows the 2025 tax tables, contribution limits for Retirement Plans, Traditional and ROTH IRA Contribution Limits, Health Savings Accounts, and more.

Learn More

The 50 Best Places to Travel in 2025

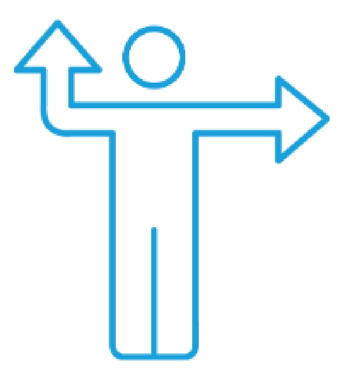
According to nearly two dozen staffers at Travel + Leisure, the best destination for 2025 might just be one of the most beautiful islands in the Caribbean, or an undiscovered corner of Europe, or a remarkable nation in Asia that's about to become even buzzier thanks to a certain HBO show.

Learn More

Financial Planning

We want to bring to your attention the importance of having a tailored financial plan that is designed to help meet your financial targets and preserve your future.

We understand that every individual has unique financial needs and goals, and our experience in creating customized plans can help ensure that your plan is personalized to help meet your specific objectives, aspirations, and circumstances.



Planning For Your Financial Future

Your financial goals and priorities will likely shift with time. To help prepare for the road ahead, ask yourself what matters to you and your family long term.

Financial Planning Brochure

To help you reach your financial goals, requires more than investment advice - It demands a look at your total financial life.

Learn More

What to Do If You Are Off Track on Goals

When saving for a major financial goal, the most important thing to do is start. Here are some tips to help you get back on track

Learn More

Action Item: Reply to this email with "Yes, let's schedule" to start your financial planning session. Take action on your New Year's resolutions today!

Team Updates

Happy New Year!

Happy New Year! As we step into 2025, we're excited to continue supporting you on your financial journey. Here's to a year filled with success, growth, and new opportunities!

Ross's Ski Trip to Colorado

Ross recently returned from an incredible ski trip to Telluride, Colorado. Between breathtaking mountain views and unforgettable snowboarding adventures, he also took home a unique souvenir: a custom cowboy hat that perfectly captured the spirit of the wild west town of Telluride. The picture at the top right showcases Alpino Vino, the highest elevation restaurant in North America, sitting at an impressive 11,966 feet. It sounds like he had an amazing time!

Solaria's Holiday Season

Sharing a glimpse of the 2024 holiday season with Solaria, Alex, and Maximus. We hope your holiday season was filled with joy, laughter and wonderful memories!

Monthly Quote

"All our dreams can come true,
if we have the courage to pursue them."
- Walt Disney

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