



Dear Valued Clients and Friends,

Happy Women's History Month!

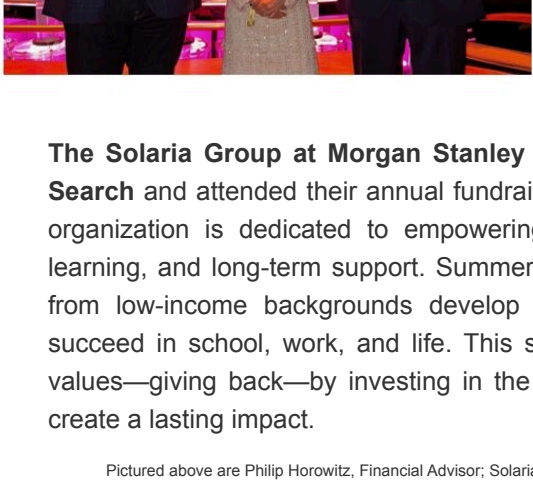
As we step into spring our focus is on **giving back** - a core value that drives everything we do. Whether it's supporting our communities, mentoring the next generation, or helping clients navigate their financial futures, we believe in making an impact and leaving our world a better place.

In this issue we also highlight April as Financial Literacy Month and the importance of having a financial plan in place.

Solaria and Ross

Spring Focus: Giving Back

The Solaria Group at The Summer Search Gala



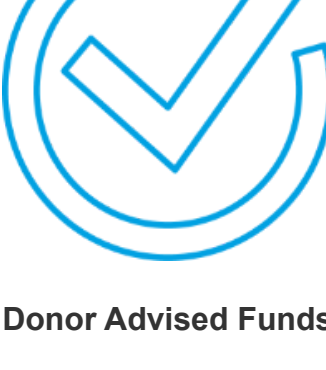
Pictured above are Philip Horowitz, Financial Advisor; Solaria Perez-Stepanov, Financial Advisor; and Ross Pearlman, Financial Advisor.



Charitable Gifting

Gifts to charitable organizations may result in income, gift, and/or estate tax charitable deductions.

[Learn More](#)



Donor Advised Funds

Donor advised funds are one of the easiest and most tax-advantaged ways to give to charity. Click the below link to learn more about how this can be done with Morgan Stanley.

[Learn More](#)



Annual Gifting to Family Members

When gifting to family members, it's important to carefully consider which type of assets you give and the tax implications of doing so.

[Learn More](#)

April – Financial Literacy Month

Money Playbook

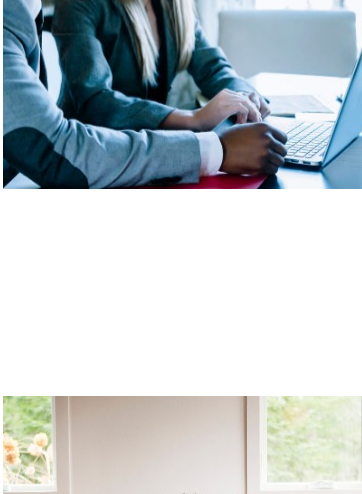


Expanding your financial literacy is an ongoing journey, we want to empower you with the knowledge to help make smart financial decisions throughout every stage of your life.

Attached is a Playbook that inspires honest conversations about money and the role money plays in your life. This playbook breaks up important financial topics into chapters, any of which you can review.

[Your Guide To Life and Money](#)

Financial Planning



Managing your finances is about more than managing your investments. We can support you in many aspects of your financial life – including budgeting, cash management, retirement planning and other financial goals.

Action item: Reply **"Let's Schedule"** to schedule a meeting and start your financial planning session today.

[Learn More](#)

April 7- Wealth Education for the Next Generation Webinar



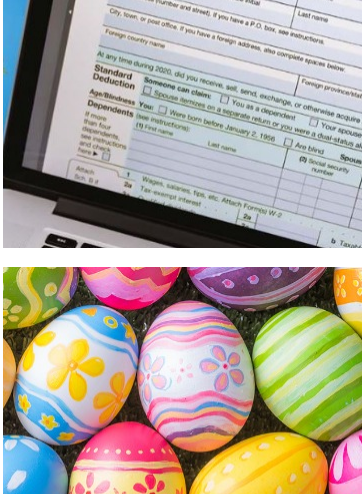
Topic: Tying The Financial Knot: Navigating Joint Finances & Communications

Webinar Date and Time

Monday, April 7th, 2025

1:00 p.m. – 2:00 p.m. PT / 4:00 p.m. - 5:00 p.m. ET

[Register Here](#)



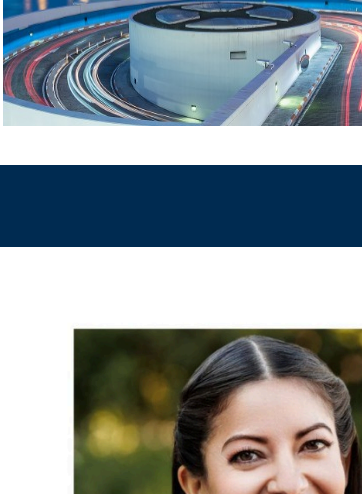
April 12–20 - Passover

Wishing a joyful and meaningful Passover to all who celebrate! May this season of reflection and renewal bring peace and happiness.



April 15 - Tax Day

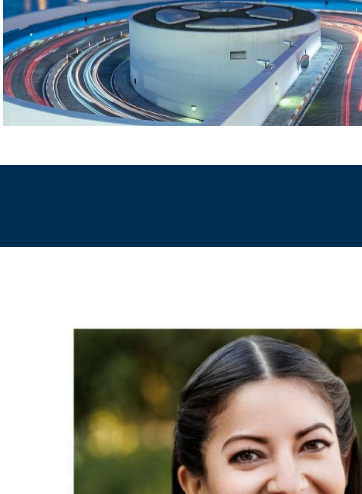
A reminder that today is the tax filing deadline—hope you've got everything squared away!



April 20 - Easter Sunday

Wishing everyone a joyful Easter filled with hope, renewal, and time with loved ones!

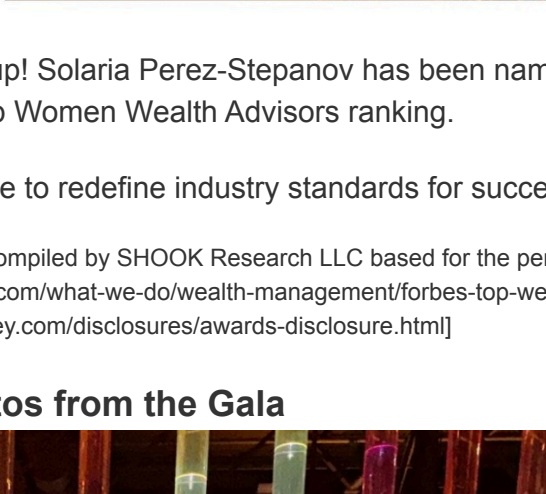
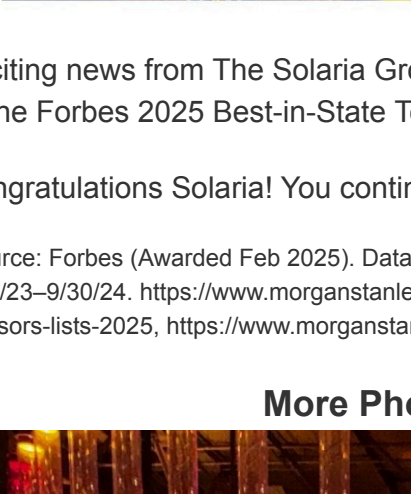
Staying on Track Through Market Corrections



Market corrections, though common, can be unsettling – especially when your hard-earned savings are earmarked for important goals. When emotions are high, it's easy to make a mistake with a long-term impact.

[Learn More](#)

From Our Team



Exciting news from The Solaria Group! Solaria Perez-Stepanov has been named to the Forbes 2025 Best-in-State Top Women Wealth Advisors ranking.

Congratulations Solaria! You continue to redefine industry standards for success.

[Source: Forbes (Awarded Feb 2025). Data compiled by SHOOK Research LLC based for the period 9/30/23–9/30/24. <https://www.morganstanley.com/what-we-do/wealth-management/forbes-top-wealth-advisors-lists-2025>, <https://www.morganstanley.com/disclosures/awards-disclosure.html>]

More Photos from the Gala

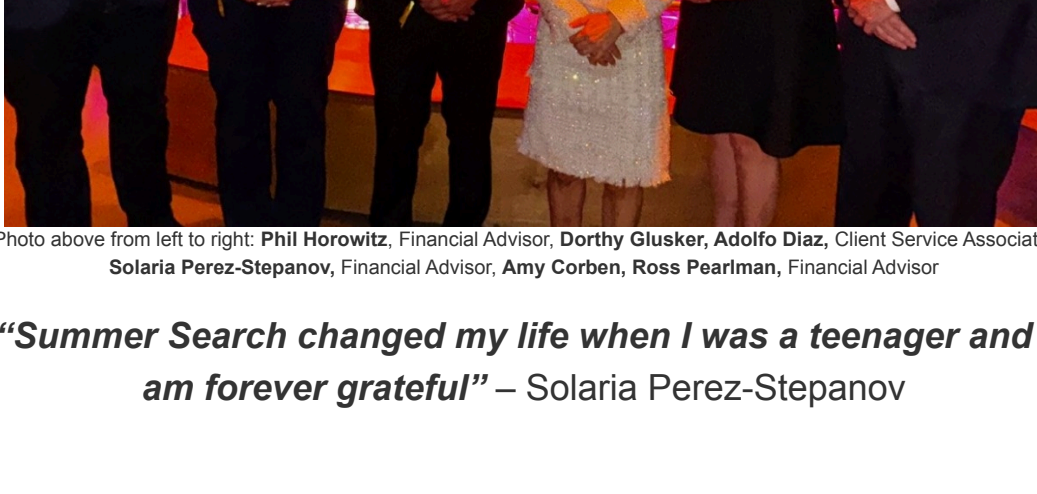
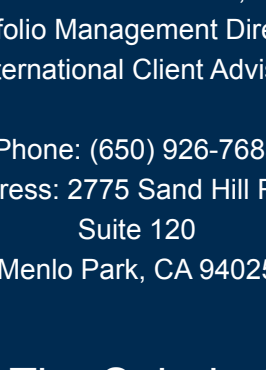


Photo above from left to right: **Phil Horowitz**, Financial Advisor, **Dorothy Glusker**, **Adolfo Diaz**, Client Service Associate, **Solaria Perez-Stepanov**, Financial Advisor, **Amy Corben**, **Ross Pearlman**, Financial Advisor

“Summer Search changed my life when I was a teenager and I am forever grateful” – Solaria Perez-Stepanov

Monthly Quote

Someone is sitting in the shade today because someone planted a tree a long time ago - Warren Buffett



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**The Solaria Group
at Morgan Stanley**

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