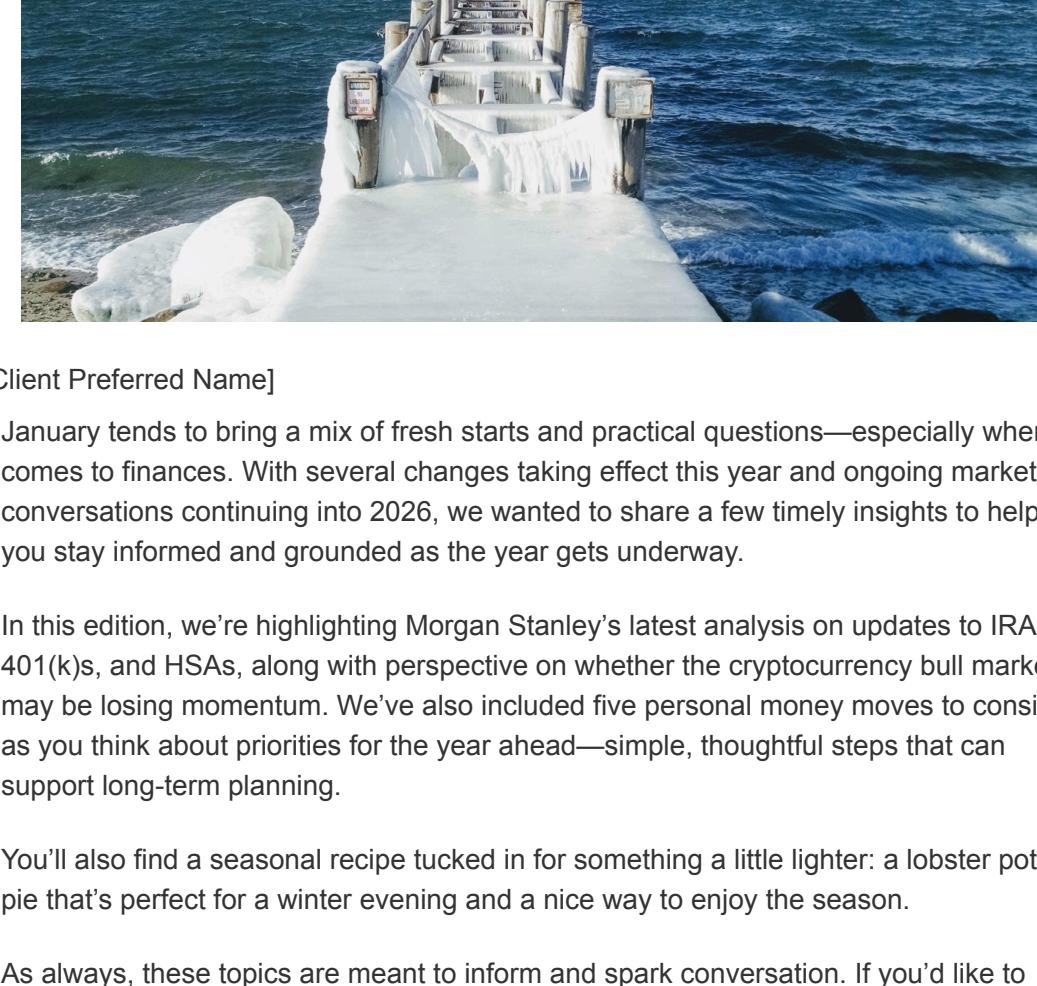


January Newsletter



[Client Preferred Name]

January tends to bring a mix of fresh starts and practical questions—especially when it comes to finances. With several changes taking effect this year and ongoing market conversations continuing into 2026, we wanted to share a few timely insights to help you stay informed and grounded as the year gets underway.

In this edition, we're highlighting Morgan Stanley's latest analysis on updates to IRAs, 401(k)s, and HSAs, along with perspective on whether the cryptocurrency bull market may be losing momentum. We've also included five personal money moves to consider as you think about priorities for the year ahead—simple, thoughtful steps that can support long-term planning.

You'll also find a seasonal recipe tucked in for something a little lighter: a lobster pot pie that's perfect for a winter evening and a nice way to enjoy the season.

As always, these topics are meant to inform and spark conversation. If you'd like to discuss how any of this fits into your overall financial picture, we're always happy to connect and provide guidance you can rely on.

Warm regards,

Scott

Client Center Resources

Morgan Stanley Investor Insights

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Thoughts on the Market Podcast

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6 Changes to IRAs, 401(k)s and HSAs in 2026

Is the Crypto Bull Market Ending?

5 Personal Money Moves for the New Year

The coming 2026 changes to IRAs and 401(k)s may offer new opportunities to save more for retirement, but you need to understand the new rules.

The four “seasons” of crypto’s historical trading cycle may hold insights as to whether it’s time to harvest the gains of crypto holdings.

Heading into 2026, it’s time to take stock of your budget, debt and investments—and check them against your financial goals. These five steps can get you started.

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Seasonal Recipes

Lobster Pot Pie

This savory delight features tender chunks of succulent lobster enveloped in a rich, creamy sauce, all encased in a flaky, golden pastry crust. Perfect for a special occasion or a cozy night in.

[View Recipe](#)

[Signature of Primary Contact]

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Indices are unmanaged. An investor cannot invest directly in an index.

For index, indicator and survey definitions referenced in this report please visit the following:

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