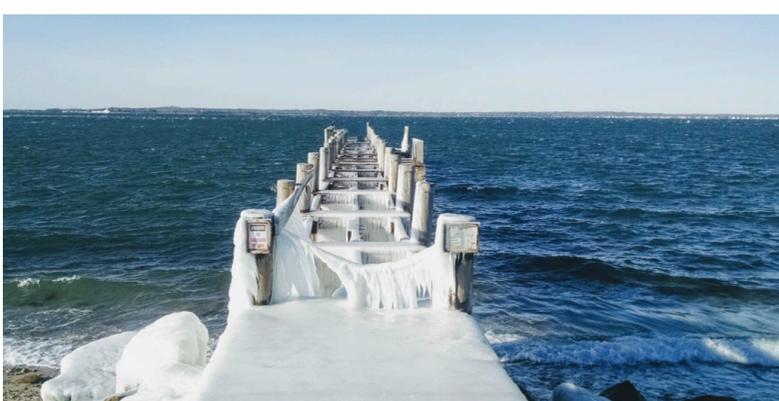


February Newsletter



[Client Preferred Name]

As we move through February, I'm pleased to share our latest newsletter designed to keep you informed, prepared, and inspired. This month's edition features Morgan Stanley's newest investor insights and market perspectives, offering timely context around the evolving economic landscape. We've also highlighted several thought-provoking pieces exploring the continued momentum of artificial intelligence and its role in thematic investing, alongside forward-looking commentary on the 2026 market outlook and the key investment themes shaping the years ahead. To add a touch of warmth to the season, we've included an elevated comfort-food favorite — a buffalo chicken dip enhanced with crème fraîche and mascarpone — perfect for winter gatherings.

If any of the topics resonate with you or spark questions, we always welcome the conversation. Please don't hesitate to reach out with any thoughts or concerns — we're here for you and value the opportunity to connect.

Warm regards,

Scott

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AI Boom Drives
Thematic Investment

At Morgan Stanley's 2025 Thematic Conference, leaders emphasized AI's role in influencing structural changes across industries and in the global economy.

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2026 Stock Market
Outlook: The Bull
Market Still Has
Room to Run

With a dovish-leaning Fed and an AI-fueled rally still in gear, stocks look poised to extend the bull market for a fourth year.

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Four Key Investment
Themes for 2026

Morgan Stanley Research's key investment themes for this year are Tech Diffusion, The Future of Energy, The Multipolar World and Societal Shifts.

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Seasonal Recipes

Buffalo Chicken Dip

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[Signature of Primary Contact]

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