

The Vigue Group at Morgan Stanley March Newsletter

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We are excited to share our March Newsletter! With tax season in full swing, now is the time to get organized and take advantage of key strategies before filing. In this edition, we highlight important tax reminders and practical steps to help you prepare efficiently and avoid surprises. We also share a market update, including insights on how artificial intelligence is influencing economic growth and investor sentiment. Plus, you'll find a link to our recent digital assets webinar for a closer look at the evolving cryptocurrency landscape. As always, please reach out with any questions!

Personal Finance Resources



Tax Season 2026: Planning After OBBBA

Investors and households alike are entering 2026 shaped not just by markets, but by policy. The One Big Beautiful Bill Act (OBBBA), passed in July 2025, is among the most consequential fiscal shifts in decades, and its effects are beginning to show up across tax returns and household balance sheets. What should you know about the new law as you navigate tax season and review your financial plan for 2026?

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Protecting Yourself From Tax Scams

It's tax season in the U.S. You're likely focused on gathering all the necessary paperwork and submitting your return on time. Meanwhile, in the criminal world, fraudsters are busy executing schemes in an attempt to steal your identity and money. To help alleviate some stress, we've compiled this guide to help you stay safe.

[Learn More](#)



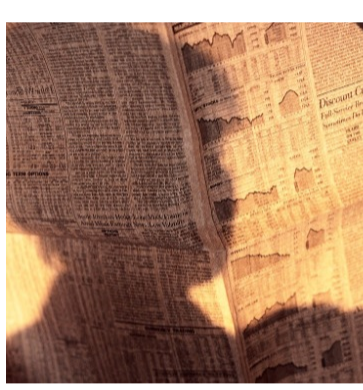
Is Your Portfolio Too Concentrated?

In investing, success can create its own challenges. You may have built a large equity holding in your company, inherited a meaningful stock position or simply made a brilliant investment years ago. Now, it has grown in value and come to represent a significant portion of your overall wealth. If, like many investors, you face this dilemma, here's what to know and next steps to consider.

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Morgan Stanley Market Updates

Why Good News Isn't Moving Stocks

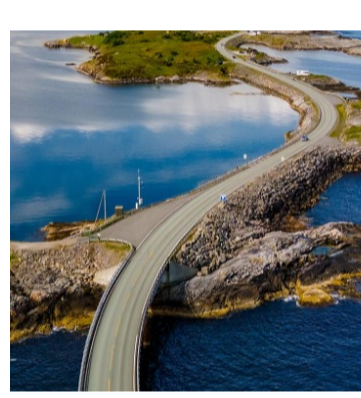


2026 began much the way late 2025 ended: Investor confidence was high, markets had a clear narrative and stocks were priced as though little could go wrong. Yet, in more than 6 weeks we have seen very little movement from the market. The mood isn't fear so much as frustration that decent news isn't translating to further index gains. Read the article below for Morgan Stanley's thoughts on the matter.

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Four Key Investment Themes for 2026

Every year, Morgan Stanley Research identifies the themes that represent the most compelling investment opportunities for the year ahead. This annual list is a result of deep discussions with macro and industry analysts to understand major trends across sectors and regions. For 2026, the key themes are: AI/Technology Diffusion, The Future of Energy, The Multipolar World, and Societal Shifts. Read the article below to learn more!



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From the Firm

Cryptocurrency and Digital Assets 101

Cryptocurrency and digital assets continue to generate significant curiosity and questions. This session will help provide a clear overview of what cryptocurrency is, the reasons behind its creation and the distinctions among leading coins. Key drivers of value and volatility will be discussed, enabling thoughtful consideration of whether and how digital assets might complement a broader investment strategy. Click the link below to learn more.



[Watch Here](#)

[Signature of Primary Contact]

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Typically, a retirement plan participant leaving an employer's plan has the following four options (and may be able to use a combination of these options depending on their employment status, age and the availability of the particular option):

1. Cash out the account tax withholding, take a lump sum distribution from the current plan subject to mandatory 20% federal income tax withholding, as well as potential income taxes and 10% early withdrawal penalty tax, or continue tax deferred growth potential by doing one of the following:
2. Leave the assets in the former employer's plan (if permitted)
3. Roll over the retirement assets into the new employer's qualified plan, if one is available and rollovers are permitted, or
4. Roll over the retirement savings into an IRA

Other factors to consider when making a rollover decision include (among other things) the differences in: (1) investment options, (2) fees and expenses, (3) services, (4) penalty-free withdrawals, (5) creditor protection in bankruptcy and from legal judgments, (6) required minimum distributions or "RMDs," (7) the Tax Treatment of Employer Stock, and (8) borrowing privileges.

The decision of which option to select is a complicated one and must take into consideration your total financial picture. To reach an informed decision, you should discuss the matter with your own independent legal and tax advisor and carefully consider and compare the differences in your options.

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