

# The Vigue Group April Newsletter

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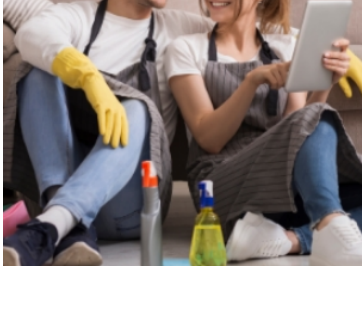
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Welcome to our April Newsletter! In this edition we have included timely articles relating to organizing your personal finances and navigating current financial markets. We hope you enjoy! Please reach out with any questions or feedback; we'd love to hear from you.

## Personal Finance Resources

### Spring-Clean Your Finances



For many, spring means opening windows, sweeping the dust out and rotating wardrobes. While you're freshening up your home, consider ways to also tidy up your finances. You may be surprised at what's hiding in your accounts, inboxes, financial documents and tax returns. Consider these five strategies to help you spring-clean your finances.

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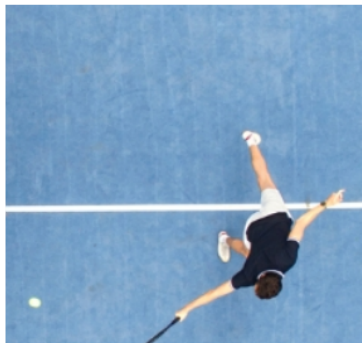
### How to Create a Budget

While following a budget might seem limiting, when used as a guide, a budget can empower you to take control of your financial life. Your everyday spending can affect your longer-term goals. Follow these five steps to spend smartly now—so you can reach your goals later.



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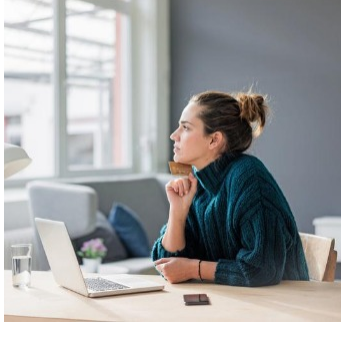
### Want to Keep More of Your Investment Returns? Consider These Tax Moves



Many successful investors lack a strategy when it comes to minimizing taxes on their returns. Applying an active tax-management strategy for your investments may help reduce your overall tax burden. Even small reductions in tax payments today can have a big impact on your wealth tomorrow. Click below to learn more.

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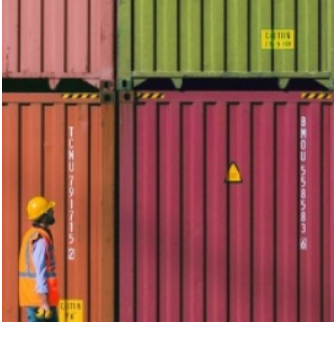
## Market Updates



### Top 5 Mistakes Investors Make in Volatile Markets

Whether it is panic selling, hiding out in cash or trading frantically during volatile markets, investors tend to make several mistakes that can hurt them in the long run. In the article below are some of the top mistakes investors typically make and my suggestions for what to do instead.

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### How Tariffs are Reshaping Markets

As the Trump administration continues to implement its tariff agenda, global markets are feeling the effects, as investors grapple with the implications of a rapidly evolving trade landscape. Understanding these changes is crucial for navigating the risks and opportunities. Here are the 4 things you should know.

[Learn More](#)



### A Roller Coaster Housing Market

In this edition of Morgan Stanley's *On the Markets*, Co-heads of Securitized Products Research, James Egan and Jay Bacow, explain how the increase in home prices, a tight market supply and steady mortgage rates are affecting home sales. Listen to the podcast using the link below.

[Learn More](#)

## Add a Trusted Contact to Your Accounts

Protecting your assets and personal information remains our top priority. With that in mind, there are steps you can take to help us further safeguard your accounts, such as adding a Trusted Contact to your accounts.

A Trusted Contact is a person you designate to be a point of contact for us in case we are unable to reach you, or if we have concerns about your well-being or possible financial exploitation. It is important to note that a Trusted Contact is not authorized to act on your behalf or make any investment decisions.

To add a Trusted Contact, call me or my team to walk you through the process. Or, you can log in to Morgan Stanley Online and navigate to [Services> Profile & Settings> Account Settings> Trusted Contact](#).

[Signature of Primary Contact]

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