

# The Vigue Group at Morgan Stanley February Newsletter

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Welcome to our February Newsletter. As we settle into the new year, this is a great time to stay informed and proactive about your financial strategy. In this edition, we've included a market update, practical personal money management tips, and important information to help you prepare for 2025 tax planning. We're also excited to share a special announcement—our team has been recognized as a Forbes Best-in-State Wealth Management Team! As always, our team is here to support you; please don't hesitate to reach out with any questions.

## Personal Finance Resources



### Are You Prepared for Tax Day?

When it comes to taxes, preparing in advance can help you save you time and money while reducing last-minute stress, minimizing errors, and allowing for more thoughtful financial decisions. Starting early also gives you more time to gather documents, explore potential deductions or credits, and address any questions before deadlines approach. Here are 6 things you can do to help you be ready for Tax Day.

[Learn More](#)



### The Bull Market Still Has Room to Run

After three standout years for stocks, the bull market may be mature, but it's not showing classic signs of exhaustion. Stocks could have more room to run in 2026 thanks to supportive monetary policy from the U.S. Federal Reserve and a continuation of the AI-led rally. Read more below from Andrew Slimmon of Morgan Stanley's Applied Equities Team.

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### 5 Personal Money Moves for 2026

Stepping into 2026, it's an ideal time to reflect on your financial health and set the stage for a prosperous year ahead. While financial resolutions might not carry the same appeal as pledges to hit the gym or adopt a healthier diet, they are crucial for helping ensure overall well-being. After all, financial stability is closely linked to both physical and mental health. Here are five simple steps you can take this year.

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## From the Team

### 2026 Forbes Best-In-State Wealth Management Team

For the third year in a row, The Vigue Group at Morgan Stanley has been recognized as a Forbes Best-In-State Wealth Management team! This accolade would not be possible without the loyalty and support of our friends and clients, and for that we thank you!

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*2024-2026 Forbes Best-In-State Wealth Management Teams*

*Source: Forbes.com (Awarded 2024, 2025, 2026). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award. Awards Disclosures*

## Tax Season Planning

### [Access Tax Forms on Morgan Stanley Online](#)

#### On your Morgan Stanley Online (Desktop View):

- **Log in** to your account on [morganstanley.com/online](https://morganstanley.com/online), or click the button below.
- Click **"Accounts"** on the menu on top of the screen, and choose **"Documents"** in the dropdown list.
- On the next screen, click **"Tax documents - 2025 tax year"** button, to access your 2025 tax forms.
- You can also access your historical tax year forms here as well.

#### On your Morgan Stanley Mobile App:

- **Log in** to your account.
- Click **"Accounts"** icon on the menu at the bottom of the screen.
- Then, click **"View All Accounts"** (blue font) on top.
- Next, you will see a menu on the top of the screen. Click **"Documents"** on the far right.
- Click **"Filter"**, and change **"Statement"** (default option) to **"Tax Documents"** in the dropdown list. Also choose **"2025"** in **Tax Year** column, and click **"Apply"** below.

### [1099 Consolidated Tax Statement Mailing Groups](#)

*\*Please note that the dates are estimates and subject to change, if necessary.*

Mailing Group	Est. eDelivery & Mailing Date
Accounts not containing income from Mutual Funds, Unit Trusts, or Mortgage-Backed Securities, unless the income classification has already been finalized by the issuer.	January 23, 2026
Accounts where income classification has been finalized, including accounts with income from Mutual Funds, Unit Investment Trusts and Mortgage-Backed Securities.	Between February 13 and February 20, 2026
Accounts excluded from the prior mailing groups because their information had not yet been finalized, typically accounts with Unit Investment Trusts and Mortgage-Backed Securities.	March 6, 2026

**Corrected 1099 Mailing:** If the security issuer sends revised tax information after the Deferred 1099 Mailings have taken place, clients from either the Initial Mailing or the Deferred Mailings will receive a corrected 1099 mailing. These corrections will be mailed to clients or be posted to access on Morgan Stanley Online.

[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 value and 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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