

The Vigue Group at Morgan Stanley January Newsletter

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Happy New Year and welcome to our first newsletter of 2026! With the holiday season behind us and the new year in full swing, it is a great time to take stock of your financial goals. In this newsletter we have included several resources to help you prepare for year ahead. As always, our team is here to support you; please don't hesitate to reach out with any questions.

Personal Finance Resources



10 Money Moves to Help You Ring in the New Year

The start of a new year is a time to reflect on where you are and how you'll shift focus to your goals for the future. While making resolutions for your career, health and relationships, don't forget to give some thought to your finances. When it comes to your money, there are plenty of steps you can take to help get on track toward your goals—and remember, you can take them one day at a time.

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Reduce Taxes on Your Income and Portfolio

Achieving your investment goals isn't just about the amount you invest and the returns it generates. Reducing tax liabilities in your portfolio can also play a key role in helping you build wealth over the long run. As you review your income and portfolio, consider these steps to help reduce potential federal tax liabilities.

[Learn More](#)



What Is a Financial Plan and Why Do I Need One?

If you're investing, saving money for retirement and paying down debt, you probably feel good about your financial future. That said, even the most experienced investors can have a hard time shaking the feeling that they're making it up as they go along. And when uncertainty strikes, anxiety and worry are never far behind. That's where a financial plan comes in. Here's how to get started.

[Learn More](#)

Morgan Stanley Market Updates

What Does 2026 Hold for the Bull Market?



Closing out 2025, the financial markets are riding high, marking the third consecutive year of a robust bull market. Can the bull market endure for another year? Morgan Stanley's GIC believes it still has room to run. With odds of a recession remaining extraordinarily low and double-digit growth in corporate earnings appearing likely, we see the S&P 500 gaining 10% for the year.

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Tax Resources

2026 Tax Tables

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2025 and 2026 tax tables.

Feel free to contact me for insights into your portfolio and consult your personal tax advisor for assistance with your tax returns.

[2025 Tax Tables](#)

[2026 Tax Tables](#)

[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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For index, indicator and survey definitions referenced in this report please visit the following: <https://www.morganstanley.com/wealth-investmentsolutions/wmir-definitions>

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