

## Review My Account | Financial Tools | Thoughts on the Market

As the year draws to a close, it's the perfect time to review your financial goals and

start thinking about 2026. This month, we're sharing insights and resources with a focus on year-end planning. Below you can find articles relating to retirement, financial markets, and cybercrime that tends to spike this time of year. We have also included an end-of-year checklist to help you stay on track. As always, our team is here to support you, please don't hesitate to reach out with any questions.

**Personal Finance Resources** 



## Cybercriminal activity

Watch Out For

continues to evolve as fraudsters develop more sophisticated tactics to trick unsuspecting individuals. The initial request may seem innocuous, but the information you give up could be deviously deployed later to initiate an attack against you. Read below about some of the top scams being used today.



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### Last week marked the

passage of two key macro events: the meeting on trade between Presidents Trump and Xi and the October Fed meeting. Morgan Stanley's Mike Wilson looks at buying opportunities approaching year-end, as U.S. trade policy and the Fed find middle ground.

**Year-End Checklist** 

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### Other than Social Security, many retirees have no

source of guaranteed income other than retirement savings. Further, unlike previous generations, you may not have a pension plan at work so chances are you're going to have to rely on your own efforts to build a resilient retirement that can overcome several challenges. Learn more here. Learn More

### 2025 Required Minimum Distribution (RMD) deadline is December 31st, 2025



#### and how to take distributions in line with legal requirements. • IRA owners who are 70½ or older may be eligible to transfer up to \$108,000 for 2025 to eligible charities they support.

• If you are required to take distributions from your retirement account, **Understanding RMDs** will help you determine when

- Plus, a QCD can count toward your annual IRA required minimum distributions, if applicable.
- Learn More **IRA Contributions and Rollovers**

this **rollover guide** provides key information about your



### If you are looking for a guide that contains a variety of tax

**Life Insurance Review** 

qualified solutions, this 2025 retirement guide gives you more information. If you are looking for Maximum benefit and contribution limits, this **guide** will give you more information.

If you are thinking about rolling over you IRA account,

- Learn More
- Purchasing the right life insurance plan can help you protect your family's finances. Here are a few important things to



# right for you.

**Estate Planning Strategies** Review these important documents ahead of the new year.

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Learn More

understand as you consider what kind of life insurance may be



# 2025 Federal Gift & Estate Tax Exemption

Learn More

Learn more about the latest exemption amounts.

### Stanley! This season, we're especially grateful for the continued trust and support of our clients, colleagues, and community.

From the Team

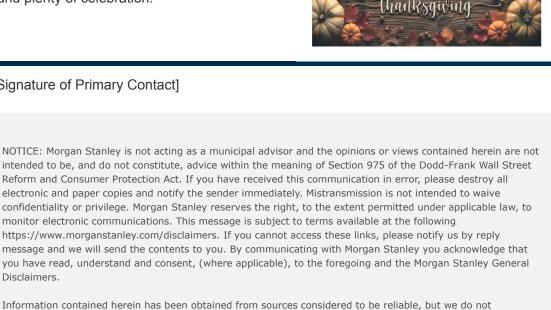
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We want to wish you a Happy Thanksgiving on behalf of The Vigue Group at Morgan

We wish you and your loved ones a joyful holiday filled with gratitude, good company,

and plenty of celebration!



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