

The Vigue Group at Morgan Stanley

November Newsletter

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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



Top Cybercrime Scams to Watch Out For

Cybercriminal activity 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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Will the Stock Market Rally Continue?

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.

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Overcoming the 5 Biggest Retirement Challenges

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.

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Year-End Checklist



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

- If you are required to take distributions from your retirement account, [Understanding RMDs](#) will help you determine when 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. Plus, a QCD can count toward your annual IRA required minimum distributions, if applicable.

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IRA Contributions and Rollovers

- If you are thinking about rolling over you IRA account, this [rollover guide](#) provides key information about your options.
- If you are looking for a guide that contains a variety of tax 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.

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Life Insurance Review

- Purchasing the right life insurance plan can help you protect your family's finances. Here are a few important things to understand as you consider what kind of life insurance may be right for you.

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Estate Planning Strategies

- Review these important [documents](#) ahead of the new year.

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2025 Federal Gift & Estate Tax Exemption

- Learn more about the latest [exemption amounts](#).

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From the Team

Happy Thanksgiving!

We want to wish you a Happy Thanksgiving on behalf of The Vigue Group at Morgan Stanley! This season, we're especially grateful for the continued trust and support of our clients, colleagues, and community. We wish you and your loved ones a joyful holiday filled with gratitude, good company, and plenty of celebration!



[Signature of Primary Contact]

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Treasury and Government Money Market: You could lose money by investing in the Fund. Although the Fund seeks to preserve your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

You could lose money by investing in a Money Market Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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