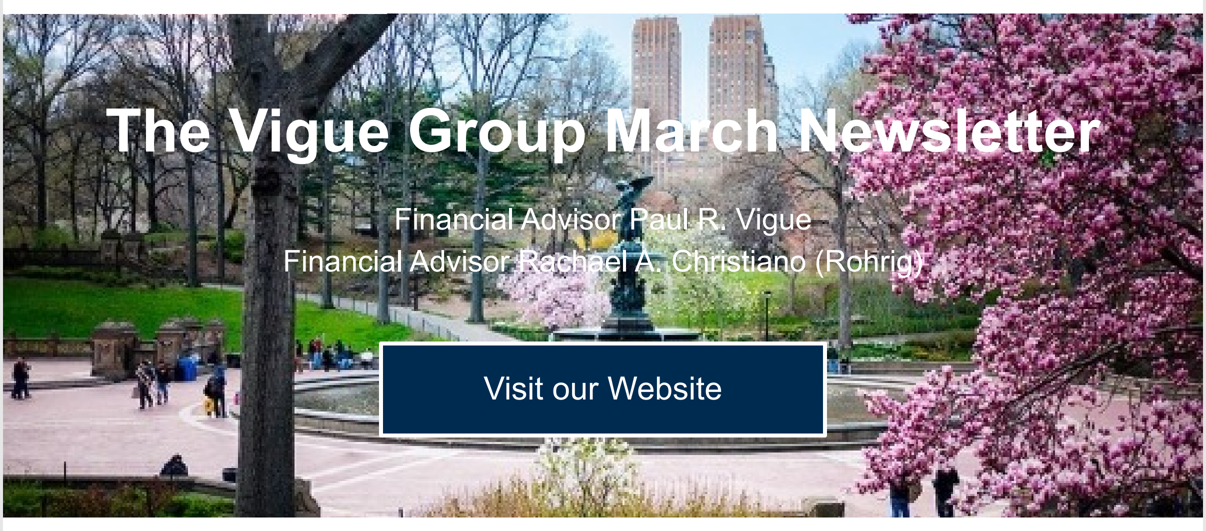
Morgan Stanley | The Vigue Group at Morgan Stanley



The Vigue Group March Newsletter

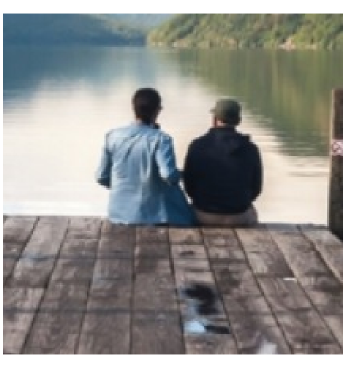
Financial Advisor Paul R. Vigue
Financial Advisor Rachael A. Christiano (Rohrig)

Visit our Website

Review My Account | Financial Tools | Thoughts on the Market

Welcome to our March Newsletter! In this edition we have included timely articles relating to taxes, IRAs, and financial markets. Towards the bottom we have included links to sign up for Morgan Stanley's newest webinar series, *Wealth Education for the Next Generation*. We hope you enjoy! Please reach out with any questions or feedback; we'd love to hear from you.

Timely Resources



Upcoming IRA Contribution Deadline

Smart tax planning can help you save more for retirement and keep more of what you've already saved. Consider these tax-efficient retirement planning strategies. You generally have until April 15, 2025, to make contributions to an individual retirement account (IRA) for the 2024 tax year and potentially decrease your taxable income for the 2024 year.

Learn More

Events That Could Reshape Markets

The first two months of 2025 have been nothing short of eventful. Between the inauguration of President Trump, uncertainty over potential tariffs, and emergence of new Chinese AI, 2025 has brought both surprises and new factors to consider. Click below for specific insights to help you navigate your own portfolio.

Learn More

How To Prepare for Tax Day

It should come as no surprise that Americans take a dim view of paying taxes. The saying coined by Ben Franklin more than 200 years ago—"Nothing is certain except death and taxes"—rings true today: Taxes are inevitable. The sooner you get started, the better prepared you'll be. Here are some helpful tips to prepare you for this tax season.

Learn More

Wealth Education for the Next Generation 2025 Series

Home Buying: Navigating the Borrowing Landscape

March 3, 2025

Educating yourself on the Home Buying process, and the decisions you will need to make along the way, helps make it easier to make well-informed choices that align with your overall goals, priorities and vision for the future.

Register Here

Tying The Financial Knot: Navigating Joint Finances

April 7, 2025

One of the most important conversations to have before tying the knot is about money. Discussing potential differences will help plan for how to keep them from becoming bigger issues.

Register Here

Money & Saving: Financial Planning and Why It Matters

May 5, 2025

This session will explore the critical importance of financial planning in achieving personal financial goals, whether it involves acquiring a home, starting a family, embarking on a desired vacation, or ensuring your retirement.

Register Here

[Signature of Primary Contact]

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following https://www.morganstanley.com/disclaimers. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Information contained herein has been obtained from sources considered to be reliable, but we do not guarantee their accuracy or completeness.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

Please add additional disclaimers:
The guest speaker is neither an employee nor affiliated with Morgan Stanley Wealth Management. Opinions expressed by the guest speaker are solely their own and do not necessarily reflect those of Morgan Stanley. All opinions are subject to change without notice.

The 529 Plan Program Disclosure contains more information on investment options, risk factors, fees and expenses, and potential tax consequences. Investors can obtain a 529 Plan Program Disclosure from their Financial Advisor and should read it carefully before investing. Investors should also consider whether tax or other benefits are only available for investments in your home state 529-college savings plan.
Attendance at this Video Conferencing meeting is through direct invitation by Morgan Stanley Smith Barney LLC (Morgan Stanley).

All attendees should identify if anyone else is present with them at the start of the session so that the meeting organizer is aware of everyone in attendance. Attendees who are joining via a forwarded invitation from someone outside of Morgan Stanley should provide their full name and email address when attending the meeting or excuse themselves from this meeting.

All information, content, products and services discussed during the meeting are intended only for individuals accepted into the meeting and residing in states where the meeting organizer is registered. You may not record, reproduce, publish, or distribute any of the content or materials discussed and/or presented during the meeting without the express written consent of Morgan Stanley.

Any information or content shared by an attendee as a meeting participant (including but not limited to documents or applications) will be visible to all other attendees. Do not share information or content if you do not want it visible to other attendees.

This communication contains links to third party websites that are not affiliated with Morgan Stanley. These links are provided only as a convenience. The inclusion of any link is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by Morgan Stanley of any information contained in any third party website. In no event shall Morgan Stanley be responsible for the information contained on that site or your use of or inability to use such site. Furthermore, no information contained in the site constitutes a recommendation by Morgan Stanley to buy, sell, or hold any security, financial product, particular account or instrument discussed therein. You should also be aware that the terms and conditions of such site and the site's privacy policy may be different from those applicable to your use of any Morgan Stanley website.

Please see our Privacy Pledge for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so here. Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

This material contains forward looking statements and there can be no guarantees they will come to pass. The information and statistical data contained herein have been obtained from sources believed to be reliable but in no way are guaranteed by Morgan Stanley as to accuracy or completeness. There is no guarantee that any investments mentioned will be in each client's portfolio.

International investing may not be appropriate for every investor and is subject to additional risks, including currency fluctuations, political factors, withholding, lack of liquidity, the absence of adequate financial information, and exchange control restrictions impacting foreign issuers. These risks may be magnified in emerging markets.

Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Morgan Stanley Wealth Management
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

[System will insert CRC number here]