Morgan Stanley

The Vigue Group at Morgan Stanley

[Client Preferred Name]

We hope this email finds you well and you're enjoying a fresh start to the New Year! To kick-off, we've compiled some notable team achievements in 2024, a new team member announcement, and timely 2025 information as tax season begins. We thank you for your continued trust and confidence!

"Learn from yesterday, live for today, hope for tomorrow."
Albert Einstein

Reflecting On an Amazing 2024:

To start the year, the team was recognized by Forbes and SHOOK Research as a Best-In-State Wealth Management Team for 2024, and just recently, 2025 as well! Paul was also recognized by Forbes and SHOOK Research as a 2024 Best-In-State Wealth Advisor for the third time since joining Morgan Stanley.

Both Paul and Rachael achieved admission to two of Morgan Stanley's advisor clubs in 2024: Paul to President's Club for another year and Rachael to the Pacesetter's Club for the first time.

Our office location at 55 E 52nd Street developed a new Wealth Management Client Center and 10th floor terrace – you're welcome to visit in person for your next meeting!

2024-2025 Forbes Best-In-State Wealth Management Teams Source: Forbes.com (Awarded 2024-2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award.

Forbes America's Top Wealth Advisors & Best-In-State Wealth Advisors Source: Forbes.com (Awarded April 2024) Data compiled by SHOOK Research LLC for the period 6/30/22 - 6/30/23. Awards Disclosures

New Team Member Announcement:

Jennifer M. Hoffman, CRPC®*

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Jenny is a Registered Client Service Associate who has been working with Morgan Stanley since 2022. She graduated from the University of Delaware in 2019 with a major in Early Childhood Education, and a concentration in Special Education. Upon graduating, she moved back to New Jersey where she taught 1st grade for three years throughout the COVID-19 Pandemic. Upon completing her third year of teaching, she made the decision to transition into Finance to pursue a budding interest and, she now enjoys combining her teaching skills with her knowledge of finance to assists individuals and families with their financial goals. Jenny obtained her Series 7 and Series 66 licenses and, most recently, the Chartered Retirement Planning Counselor (CRPC) designation* since joining the firm.

On our team, Jenny has a wide range of responsibilities, which include servicing existing clients, onboarding new clients, and providing support to our financial advisors. She ensures all daily activities are being processed efficiently and in a timely manner, while delivering white-glove service. You may engage with Jenny on any administrative requests, which include but are not limited to: money movement, account/profile servicing, check/debit card inquiries, stock transfers, document requests, Morgan Stanley Online assistance, etc.

She currently resides in Somerset, New Jersey, and in her free time, enjoys hiking with her dog (Tuna), reading, traveling, and trying restaurants. Jenny supports charities such as Save the Children, the American Heart Association, and Feeding America.

With this exciting new addition to The Vigue Group, Ethan will begin to work more closely alongside Paul and Rachael in investment management and portfolio allocations. He is still a point of contact for you should any needs arise.

**This role cannot solicit or provide investment advice*

2025 Tax Updates

- **January 15th** – 4th quarter estimate deadline for 2024 estimated taxes due
- **April 15th** – Tax filing and prior-year retirement contribution deadline
- **Traditional IRA contribution limit** – $7,000; catch-up at age 50 is $1,000
- **Roth IRA contribution limit –** $7,000; catch-up at age 50 is $1,000
- **401(k), 403(b), 457(b) contribution limit** – $23,500; catch-up at age 50 is $7,500
- **Annual gift tax exclusion** – $19,000
- **Estate, gift & generation skipping transfer tax exclusio**n – $13,990,000

Tax Document Timeline, available in real-time on Morgan Stanley Online:

- **January 28, 2025** - Form 1099-R, retirement distributions
- **January 24, 2025** - Form 1099, mailing wave 1
- **January 31, 2025**, or on Cenlar's website - Form 1098, Year-End Mortgage Statements
- **February 7-21, 2025** - Form 1099, mailing wave 2
- **February 28-March 7, 2025** - Form 1099, mailing wave 3 *Mailing wave is dependent on investments*
- **May 12, 2025** - Form 5498, retirement contributions

If you have any questions at all, please don't hesitate to reach out. Here's to a happy, healthy, and successful 2025!

The Vigue Group

[Signature of Primary Contact]

Paul Vigue, Financial Advisor, Rachael Christiano, Financial Advisor, Ethan Solat, Registered Client Service Associate

Tax Updates: https://www.irs.gov/newsroom/irs-releases-tax-inflation-adjustments-for-tax-year-2025

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