

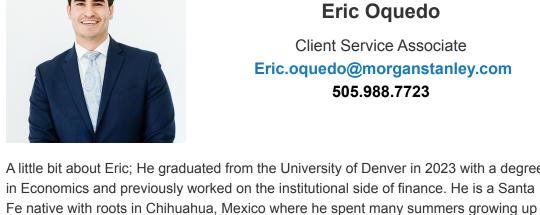
wish you and your loved ones a wonderful holiday season, filled with health, wealth, and happiness. Warm Regards,

John, Mitch, Carlos, Cindy, and Eric

Introducing Our Newest Team Member

We are excited to share with you some exciting news; Eric Oquedo has joined the Vista Group as a Client Service Associate in the Santa Fe Office. We know that the

addition of Eric to our team will allow us to continue to offer a high level of service and continued focus on helping you meet your unique financial objectives. **Eric Oquedo**



Eric.oquedo@morganstanley.com 505.988.7723

Client Service Associate

A little bit about Eric; He graduated from the University of Denver in 2023 with a degree in Economics and previously worked on the institutional side of finance. He is a Santa

Eric can help you with general operational questions regarding your account. This includes items such as check requests, transfers of funds, deposit inquiries and statement questions. Please don't hesitate to swing by the office and say "hello" and introduce yourself to

sports, playing guitar and spending time with his family.

Eric if you are in the area (we'll validate your parking).

and still visits often. Outside the office, he enjoys cooking out/grilling, keeping up with

by phone or E-mail. **Market Commentary**

If you have any concerns regarding your account, please do not hesitate to contact us

As we get to the end of this year, the markets have turned out well and maybe better than expected. Our MS Chief US Equity Strategist Mike Wilson recently published his 2026

Equities Outlook. He raised the 2025 S&P 500 price-target to 7800, where the S&P currently sits around 6800. This incorporates higher Earnings-Per-Share than others are forecasting

and a broadening increase of market leadership (vs. concentrated in a few names). Key

themes include positive corporate operations, greater pricing power, Al driven efficiency gains, accommodative tax and regulatory policies and contained interest rates.² Written by: Mitch Vigil, Senior Vice President, Financial Advisor at Morgan Stanley Insights & Resources

Your 2025 Guide to Holiday Giving As you reconnect with loved ones for the holidays,



consider these impactful ways to give.

Learn More

50 Quick and Easy Holiday Recipes **Everyone Will Love**

Serve something impressive this holiday season—and still have time for family and friends.

Learn More

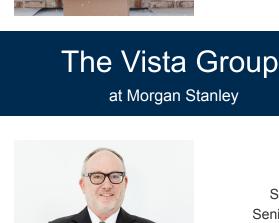


5 Holiday Scams to Avoid Stay a step ahead of cybercriminals this season by

being aware of these scams.

Learn More

Our Website



John Rochester, QPFC **Connect On LinkedIn**

Senior Vice President, Wealth Advisor, Senior Investment Management Consultant,

Alternative Investments Director. Senior Portfolio Management Director

Contact John

Mitch Vigil, CFP® **Connect On LinkedIn**

Senior Vice President, Wealth Management, Financial Advisor, Portfolio Management Director

Contact Mitch

Carlos Duque, CFP® **Connect On LinkedIn**

Vice President, Financial Advisor.



Certified Financial Planner™, Insurance Planning Director, Financial Planning Specialist

Contact Carlos

Cindy Snapka

Client Services Associate

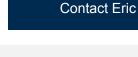
Contact Cindy

Eric Oquedo

Client Services Associate



1. Morgan Stanley Wealth Management. "On The Markets" December 2nd, 2025. 2. Morgan Stanley Wealth Management. "On The Markets" December 2nd, 2025.



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