

## The Wade Street Wire

[Client Preferred Name]

It's unbelievable we are already two months into 2025! With tax season fast approaching and much more to follow in the markets and economy, we hope you take some time to review the content of our monthly newsletter.

Please don't hesitate to let us know if there is anything we can help with, and as always, we wish you the best until we chat again soon.

### Market Outlook for 2025

Check out the link below for more insights on what to expect in 2025 and beyond.

[Market Outlook](#)

### 2025 Forbes Top Women Best-In-State



We are so proud to share our team member Elaine Lewis, Financial advisor, has been named to the 2025 Forbes Top Women Best-In-State list! This accolade recognizes consistent excellence in helping clients, such as yourself, achieve their personal and financial goals.

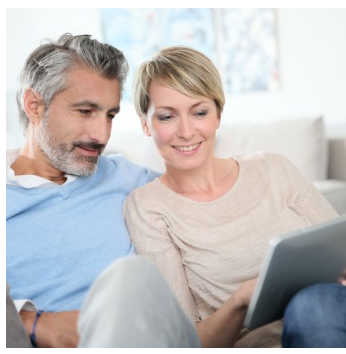
[Read More](#)



### February GIC Monthly Perspectives

Check out the latest Global Investment Committee review of the current economic landscape and factors you should pay attention to.

[Listen Here](#)



### A Guide to Sleep and Stress

If you're like most people, your phone is probably near—or even in—your bed, and you look at it right before you close your eyes at night and immediately after opening them in the morning. Here are some tips for how to create better boundaries with your devices so that you can get better sleep.

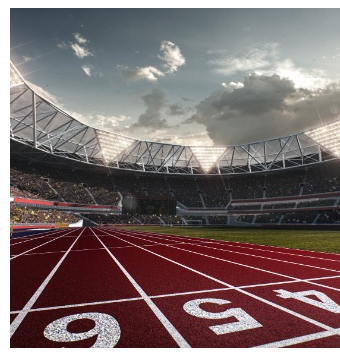
[Read More](#)



### Protecting Yourself From Tax Season Scams

To help alleviate some stress this tax season, we've compiled this guide to help you protect yourself, recognize possible fraud warning signs and take action if you become a victim.

[Read More](#)



### A Slam Dunk Partnership with Unrivaled

In a new partnership that will help bring more visibility to women's basketball, Morgan Stanley and Unrivaled are teaming up to support female athletes, on and off the court.

[Full Article](#)

As always, feel free to reach out and connect with regards to the above topics or any other questions you may have for us. Please let us know if there is someone you think can benefit from receiving our timely newsletters.

[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.

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.

Morgan Stanley Smith Barney LLC offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.morganstanleyindividual.com> or consult with your Financial Advisor to understand these differences.

Asset Allocation does not assure a profit or protect against loss in declining financial markets.

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.

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. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for legal matters.

Please note that by clicking on URL(s) or hyperlink(s) you will leave a Morgan Stanley Smith Barney LLC platform and enter website(s) created, operated and maintained by different entities. Morgan Stanley Smith Barney LLC is not implying an affiliation, sponsorship, endorsement with/of the third party(s); nor do we guarantee its accuracy or completeness. Morgan Stanley is not responsible for the information contained on the third party web site or the use of or inability to use such sites

2025 Forbes America's Top Women Wealth Advisors & Forbes Top Women Wealth Advisors Best-In- State Source: Forbes.com (Awarded February 2025). This ranking was determined based on an evaluation process conducted by SHOOK Research LLC (the research company) in partnership with Forbes (the publisher) for the period 9/30/23-9/30/24. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors paid a fee to SHOOK Research LLC for placement on its rankings. This ranking is based on in-person, virtual and telephone due diligence meetings to evaluate each Financial Advisor qualitatively, a major component of a ranking algorithm that includes client impact, industry experience, review of best practices and compliance records, firm nominations, and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research LLC and may not be representative of any one client's experience; investors must carefully choose the right Financial Advisor or team for their own situation and perform their own due diligence. This ranking is not indicative of the Financial Advisor's future performance. Morgan Stanley Smith Barney LLC is not affiliated with SHOOK Research LLC or Forbes. For more information, see [www.SHOOKresearch.com](http://www.SHOOKresearch.com). © 2025 Morgan Stanley Smith Barney LLC. Member SIPC.

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

©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC 4261215 02/2025