THE WOOD GROUP at Morgan Stanley

[Client Preferred Name]

As we welcome 2025, we are filled with gratitude for the incredible experiences, connections, and growth from the past year. In this edition of our monthly newsletter, we included resources to help you think about any financial resolutions. It is also a great time to revisit and refine your financial goals for the year ahead. By proactively identifying areas for adjustment, we can help you set the foundation for a strong year ahead.

Wishing you a year full of health, happiness, and achievements - both personal and professional. Cheers to 2025!

Understanding Market Dynamics: Talking About the Big Picture

Are you looking to deepen your understanding of the financial markets and enhance your strategic approach to investing? Join Morgan Stanley's Wealth Education for the Next Generation first session of 2025, tailored to help you explore market motivations, and comprehend investment indices and market cycles.

DATE & TIME

Monday, February 3, 2025
4:00 p.m. – 5:00 p.m. ET

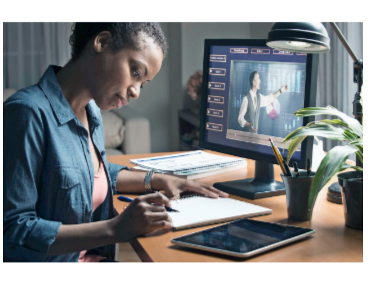
Register >

5 Financial Dos and Don'ts for New Parents

Congratulations on your beautiful baby. You've got your nursery and diaper bag ready to go—but what about your finances?

Learn More >

How to Set Financial Goals



Setting financial goals can help you find the clarity and focus to build the life you want. Goal-setting is at the foundation of financial planning, and creating clear targets can help you come up with a strategy to get there.

Learn More >

6 Financially Smart Ways to Start 2025

Heading into 2025, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These six steps can get you started.

Learn More >

US Policy Pulse: 10 Actions to Watch in 2025

The 2025 political regime change brings with it the possibility of a wholesale reassessment of past government action and the opportunity to set course on a new path for policymaking.

While the full menu of the Trump administration's potential policy actions remains unknown, our strategists consider key policy actions to watch in 2025. In particular, they discuss the potential for lower taxes, federal budget cuts, greater deregulation, and more.

Download Report >

Listen Here >

2024 and 2025 Income Tax Tables

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2024 and 2025 tax tables.

Feel free to contact me for insights into your portfolio and consult your personal tax advisor for assistance with your tax returns.

2024 Tax Tables >

2025 Tax Tables >

Forbes 2025 Best-In-State Wealth Management Teams

We are proud to share The Wood Group at Morgan Stanley has been named to the 2025 Forbes Best-in-State Wealth Management Teams list!

View Forbes Best-In-State List >

This recognition is a reflection of our commitment to both you and Morgan Stanley. Every member of our team remains dedicated to ensuring that we are giving our clients the highest professional advice and counsel possible. We strongly believe that the trust and confidence you have in us are driving forces in achieving this recognition. Your enduring relationship with our team always remains our top priority as it is one of the most important ways in which we measure our success.

Forbes Best-In-State Wealth Management Teams
Source: Forbes.com (Awarded Jan 2025) Data compiled by SHOOK Research LLC based on time period from 3/31/23-3/31/24.
Awards disclaimer:https://www.morganstanley.com/disclosures/awards-disclosure.html

With a theme of "fewer tailwinds, more tail risks," Bob Doll on New Year's Eve unveiled his highly anticipated annual list of predictions, observing that there is a wide range of possible outcomes for the global economy and financial markets.

10 Predictions >

Operations Corner

Welcome to the Ops corner ... we are here to provide you with insight and helpful information to keep you up to date with all things operational and administrative at The Wood Group.

We wanted to take this opportunity to share some exciting news regarding the growth of our team. It is with great pleasure that we introduce our newest team member, Mike Lefflbine, who has joined our team as a Registered Client Service Associate, Portfolio Associate. Having been with the firm since April 2022 in the Greenwich branch, he brings a wealth of experience that will allow him to make an immediate impact in his new role.

With Mike's addition to our team, we are confident that our service capabilities will be further strengthened. He will be actively involved in assisting you with various account related inquiries, facilitating transactions, and addressing any concerns you may have. His assistance and comprehensive support will enable us to provide you with a seamless and prompt service experience, maintaining the level of dedication we have consistently upheld.

Please join us in extending a warm welcome to Mike. We are confident that his presence will further strengthen our ability to deliver outstanding financial services.

Mike Lefflbine
Registered Client Service Associate, Portfolio Associate

Recognizing our value as a full-service financial advisor is crucial, as investing is only a part of our daily roles. We are deeply involved in financial planning, estate strategies, and tax-efficient investment management to help you achieve your long-term goals. Engaging with us for these services, or even just for a conversation, is always valuable and free of charge. Our newsletter is curated to reflect our experience and what we believe will be most beneficial to you. Please feel free to share it with your personal and professional networks. We would also love to hear from you and if there is anything in particular you are interested to see in our newsletter, please reach out to **thewoodgroup@morganstanley.com**. Remember it is never too early to engage with us for our services, and we can always add a new email address to the distribution list if anyone in your network would like to receive it directly.

[Signature of Primary Contact]

Pictured (Left to right; top to bottom): Jay Wood, Financial Advisor; Carolina McGoey, Financial Advisor; Brian Nerreau, Financial Advisor; Nisha Chisena, Financial Advisor; Paul Fitzsimmons, Financial Advisor; Steven Lazarus, Financial Advisor; Estefania Munguia, Client Service Associate; Shauna Simpson, Wealth Management Associate

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