THE WOOD GROUP at Morgan Stanley

[Client Preferred Name]

Happy New Year and welcome to our first newsletter of 2026! With the holiday season behind us and the new year in full swing, it is a great time to take stock of your financial goals. In this newsletter we have included several resources to help you prepare for the year ahead. As always, our team is here to support you; please don't hesitate to reach out with any questions.

Personal Finance Resources

10 Money Moves to Help You Ring in the New Year

The start of a new year is a time to reflect on where you are and how you'll shift focus to your goals for the future. While making resolutions for your career, health and relationships, don't forget to give some thought to your finances. When it comes to your money, there are plenty of steps you can take to help get on track toward your goals—and remember, you can take them one day at a time.

Learn More >

What Does 2026 Hold for the Bull Market?

Closing out 2025, the financial markets are riding high, marking the fourth consecutive year of a robust bull market. Can the bull market endure for a fifth year? Morgan Stanley's GIC believes it still has room to run. With odds of a recession remaining extraordinarily low and double-digit growth in corporate earnings appearing likely, we see the S&P 500 gaining 10% for the year.

Learn More >

What is a Financial Plan and Why Do I Need One?

If you're investing, saving money for retirement and paying down debt, you probably feel good about your financial future. That said, even the most experienced investors can have a hard time labeling the feeling that they're making it up as they go along. And when uncertainty strikes, anxiety and worry are never far behind. That's where a financial plan comes in. Here's how to get started.

Learn More >

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2026 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.

2025 Tax Tables >

2026 Tax Tables >

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.

Turning age 50 or above in 2026? You may have an opportunity to save even more for retirement

If your plan allows, you may be able to contribute beyond the existing maximum annual elective deferral limit to your employer-sponsored retirement plan.

Individual Retirement Plans (IRAs):
Those looking to save beyond their employer-sponsored retirement plan or those who are not covered by a workplace plan, may consider additional savings opportunities, such as an Individual Retirement Account (IRA).

Need additional support? To schedule a retirement education session, feel free to reach out to our team.

Review all 2026 Contribution Limits[1]

Best of January

New England Coastal Creative: Elevate 2026

Last Monday, The Wood Group had the honor of sponsoring ELEVATE, Fairfield County and Westchester's premier women-led creative summit. It was a day filled with inspiration, innovation, and invaluable connections among creative entrepreneurs, founders, and influencers. We are proud to support an event that celebrates the power of creativity and collaboration, helping to shape the future of the creative economy.

Attendees had the opportunity to engage in high-impact panels and inspiring keynote sessions, fostering an environment designed for growth and opportunity. We look forward to continuing our support for initiatives that empower women and drive meaningful change in the industry.

We're grateful for the opportunity to be part of your financial journey. At The Wood Group, we're here not just for investing – but for the life planning that really matters: family and legacy.

Our monthly newsletter is one way we share insights and timely strategies to support your long-term goals. If you've found this newsletter helpful, we hope you'll pass it along. And if there's ever a topic you'd like to see or someone you'd like us to add to the mailing list, just drop us a note at thewoodgroup@morganstanley.com. We always look forward to hearing from you.

[Signature of Primary Contact]

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