

[Client Preferred Name]

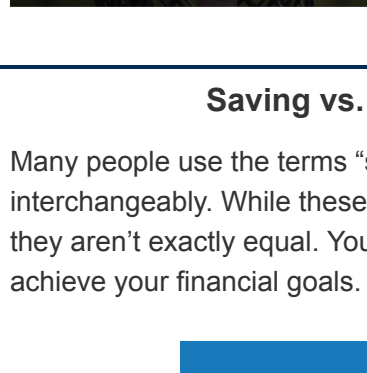
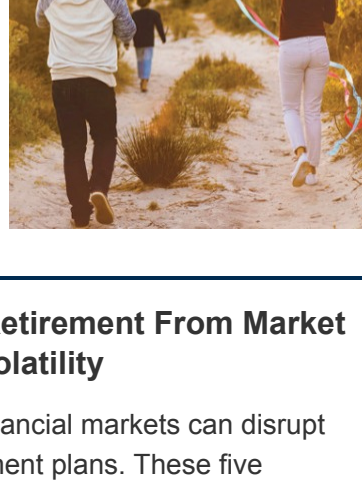
Welcome to our February Newsletter! We hope you've had a great start to the new year. As we settle into 2025, it is an excellent time to review your finances and get organized. In the spirit of Valentine's day, the theme for this newsletter is love! To us, love means loving your financial plan. By ensuring that your investment strategy aligns with your personal priorities, we can help make this the case.

We've included some timely articles relating to markets and financial planning, as well as exciting team updates. Please reach out with any questions or feedback; we'd love to hear from you!

**Plan For Your Future**

Do you want to purchase a vacation home, fund your children's education, spend the retirement you've dreamed - or all the above? At Morgan Stanley we are here to help you achieve a successful financial future. To learn more about our financial planning process, visit the brochure below.

[Financial Planning Brochure](#)



**Protecting Your Retirement From Market Volatility**

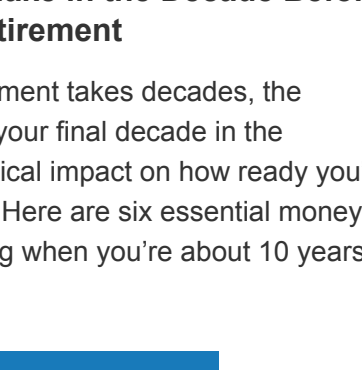
The unpredictability of financial markets can disrupt even the best-laid retirement plans. These five strategies may help investors stay on track.

[Learn More >](#)

**Saving vs. Investing**

Many people use the terms "saving" and "investing" interchangeably. While these two concepts are related, they aren't exactly equal. You'll likely need both to achieve your financial goals.

[Learn More >](#)



**6 Money Moves to Make in the Decade Before Retirement**

While preparing for retirement takes decades, the moves you make during your final decade in the workforce can have a critical impact on how ready you'll be when the day arrives. Here are six essential money moves to consider making when you're about 10 years away from retirement.

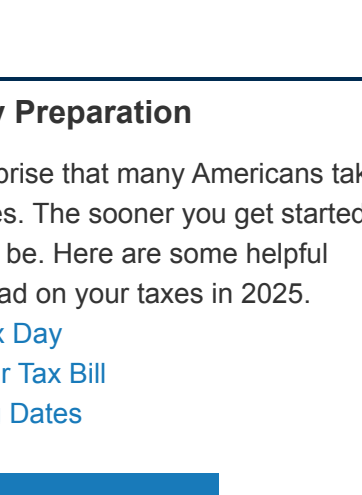
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**February Market Resources**

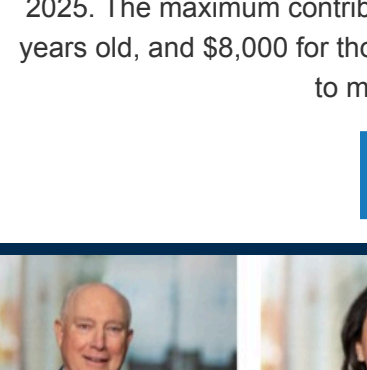
The first 30 days of 2025 have been nothing short of eventful. Between the inauguration of President Trump, uncertainty over potential tariffs, and emergence of new Chinese AI, January has brought both surprises and new factors to consider. Click below for specific insights, or read more for Morgan Stanley's February edition of On the Markets.

- [Two Events That Could Reshape Markets](#)
- [US Public Policy: 10 Actions to Watch in 2025](#)

[February On the Markets](#)



**Tax Day Preparation**



It should come as no surprise that many Americans take a dim view of paying taxes. The sooner you get started, the better prepared you'll be. Here are some helpful resources to get you ahead on your taxes in 2025.

- [How to Prepare for Tax Day](#)
- [6 Ways to Reduce Your Tax Bill](#)
- [2024 Tax Form Mailing Dates](#)

[Tax Smart Strategies](#)

**2025 Maximum Benefit & Contribution Limits**

You may make a 2024 contribution to your Traditional or Roth IRA until April 15th, 2025. The maximum contribution to an IRA in 2025 is \$7,000 for individuals under 50 years old, and \$8,000 for those 50 and older. Please visit the [link below](#) and reach out to me should you have any questions.

[Contribution Limits 2025](#)



**The Wood Group Corner**

**Morgan Stanley Cybersecurity Resources**

Morgan Stanley has built a leading cyber defense organization in-house, drawn from former senior professionals at government security agencies and the technology industry. We work nonstop around the globe to defend your digital assets and monitor the threat landscape on your behalf.

Safeguarding your assets and information is one of our highest priorities, but you also have a critical role to play. Check out our collection of practical takeaways and best practices from our cybersecurity professionals, then explore a few of the ways we help protect you.

[MS Security Center](#)

**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.

**Tax Mailing Group Update**

Your 2024 tax year Consolidated Tax Statements will be made available to you in three separate waves, based on the criteria and schedule below. The schedule for the availability of other tax forms is outlined later in this letter. Please note that the below are estimates and subject to change

**1099 Consolidated Tax Statement Mailing Groups**

**\*Please note that the below dates are estimates and subject to change if necessary.\***

Mailing Group	Criteria	Estimated eDelivery & Mailing Dates
1	Accounts that do not have income sourced from securities such as Mutual Funds, Unit Investment Trusts, or Mortgage-Backed Securities, unless the income classification has been finalized by the issuer.  Accounts that meet this criteria but contain some information that is under review or that has not been finalized will not be included.	January 24, 2025
2	Accounts where information has been finalized, including accounts with income sourced from Mutual Funds, Unit Investment Trusts or Mortgage-Backed Securities.  Accounts that meet the above criteria but contain some information that is under review or that has not been finalized will not be included.	Between February 14 and February 21, 2025
3	Accounts excluded from the prior mailing groups because their information had not been finalized, predominantly accounts with Unit Investment Trusts and Mortgage-Backed Securities.	March 7, 2025

**Corrected 1099 Mailing:** If the security issuer sends revised tax information after the Deferred 1099 Mailings have taken place, clients from either the Initial Mailing or the Deferred Mailings will receive a corrected 1099 mailing. These corrections will be mailed to clients or be posted to access on Morgan Stanley Online.

For easy and secure online access to your tax forms, please follow these steps:

1. Log into your account via [Morgan Stanley Online](#)
2. Click the **Accounts** tab
3. Select the **Documents** tab
4. Go to the **Statements drop-down** tab
5. Select **Tax Documents** and download them

If you are enrolled in eDelivery, you will receive a notification when your tax forms become available. If you are not enrolled in eDelivery, consider [enrolling](#) today for greater convenience.

You can reference our [2024](#) and [2025](#) tax tables for help with filing taxes and for future tax planning.

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, can be 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](mailto: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 McGoe, Financial Advisor; Brian Nerrea, 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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