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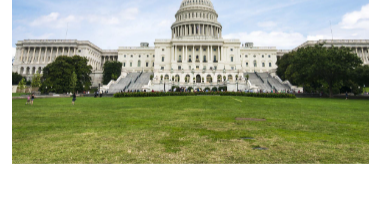
As the year draws to a close and with the holiday season upon us, we are sending you our best wishes and joy during this holiday season! As we close out 2024, we've provided some helpful resources to consider for year-end planning. Looking ahead to 2025, you'll also find insights regarding market outlooks and tools to help you revisit and refine your financial goals for the year ahead. By proactively identifying areas for adjustment, we can set the foundation for a strong year ahead. As always, our team is here to assist you with advice and guidance. Please don't hesitate to reach out if you'd like to schedule a year-end review or discuss strategies to help maximize your financial opportunities for the coming year.

**2024 Year-End Tax Reminders**

As 2025 quickly approaches, now is a great time to take a closer look at your year-end tax strategy. Taking the time to plan could help you maximize opportunities and start the new year with confidence.



[Learn More >](#)



2025 Income Tax Tables Morgan Stanley

**2025 Income Tax Tables**

A concise summation of tax rates, contribution limits, and other tax information.

[Learn More >](#)

**How Equity Markets Are Feeling About 2025**

Our CIO and Chief U.S. Equity Strategist says that while equity market activity suggests a measured level of optimism about 2025, the questions around tariffs and inflation have tempered expectations.

[Learn More >](#)



**6 Financially Smart Ways to Start 2025**

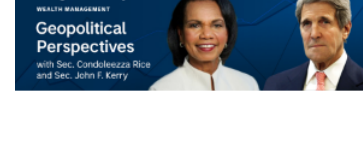
Heading into 2025, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These six steps can get you started.

[Learn More >](#)

**Replay Information: Geopolitical Perspectives with Sec. Condoleezza Rice & Sec. John F. Kerry**

In case you missed it, we invite you to watch the replay from our conversation recorded on Tuesday, December 10, with **Dr. Condoleezza Rice**, the 66th Secretary of State, and **John F. Kerry**, the 68th Secretary of State.

The discussion was moderated by **Ellen Zentner**, Chief Economic Strategist and Global Head of Thematic and Macro Investing, Morgan Stanley Wealth Management.



Replay of the conversation will be available through January 10, 2025.

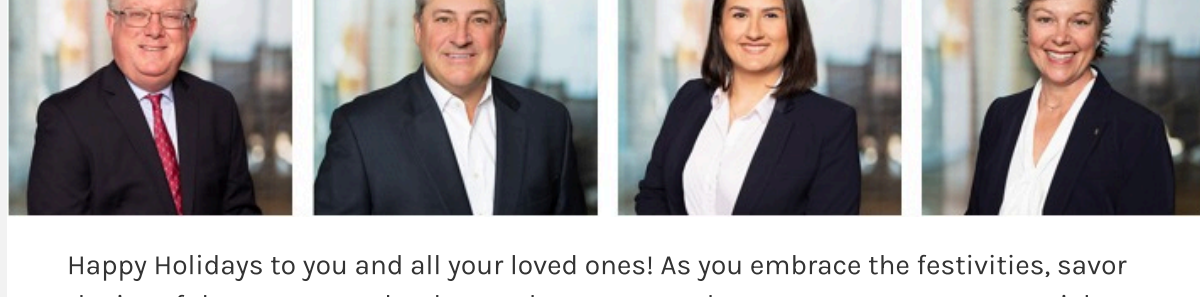
[Watch Replay >](#)

**Giving to Loved Ones**

The annual federal gift tax exclusion, which allows individuals to gift up to \$18,000 per year and married couples who elect to split gifts to gift up to \$36,000 per year to any person (or a trust for that person if properly drafted to receive annual exclusion gifts).\*



**The Wood Group Corner**



Happy Holidays to you and all your loved ones! As you embrace the festivities, savor the joy of the season, and welcome the new year, please accept our warmest wishes for a holiday filled with love, peace, and all the magic this time of year brings! We want to take the opportunity to express our sincere appreciation for your continued relationship and trust in our team. As we look forward to the upcoming year, we are excited about the opportunities and challenges it will bring. Your trust has been the cornerstone of our success, and we are committed to continuing to provide you with exceptional service and support in 2025.

**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.

Unfortunately, this festive time sees an increase in cyber scams and fraudulent activities. We care about your safety and included some helpful tips to protect yourself from scams that cybercriminals and fraudsters frequently use.

[Learn More >](#)

**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](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]

\*Source: [https://www.morganstanley.com/articles/tax-efficient-charitable-giving?ET\\_MID=noloc&ET\\_MID=nomsai](https://www.morganstanley.com/articles/tax-efficient-charitable-giving?ET_MID=noloc&ET_MID=nomsai)

\*\*Source: [Retirement rule changes coming in 2025 — here's how you can save more money](#)

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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