Morgan Stanley Wealth Management

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First Vice President, Financial Advisor, Alternative Investments Director

2025 Mid-Year Newsletter

Visit Website

[Client Preferred Name]

I'm excited to announce that I've recently been promoted to Alternative Investments Director at Morgan Stanley! This new title demonstrates an acute proficiency in the private markets and speaks to a new level of ambassadorship on behalf of Morgan Stanley Wealth Management. With the Alternative Investments Director title, I am able to further leverage private markets investment strategies, access private exit-strategies for business owners in M&A Transactions, and have increased access to Morgan Stanley's exclusive tools, insights, and resources. I am also excited to participate in continued stage panels and speaking engagements on behalf of Morgan Stanley. Please reach out with any questions about my new designation, or to learn more about my latest suite of services.

Recent Market Updates

Midyear Investment Outlook

In their Midyear Investment Outlook, Morgan Stanley Research strategists outline why U.S. assets — equities, government bonds and corporate credit — are likely to outperform their non-U.S. counterparts.

Read More

Midyear Checklist

1. Review Your Portfolio

Mid-year is a good time to prepare for what may be ahead for markets. Please reach out to a member of our team if you would like to review your portfolio.

2. Check in on Your Retirement Plan

Given recent market volatility, it's crucial to see how you're tracking toward the goal of a comfortable retirement. A mid-year review is a great time to assess where you stand. If you are off-track, work with us to determine why.

Review Now

3. Revisit Your Insurance Needs

While priorities like budgeting and taxes often take center stage at the beginning or end of the year, summer can be an ideal time to focus on areas of your financial life that may otherwise get overlooked. For many people, insurance coverage is one of those areas.

Learn More

4. Refresh Your Estate Plan

It's important to periodically review estate planning documents closely, especially if you're in retirement. While often challenging, this type of planning is essential if you hope to ease a difficult process for the people you love and to help ensure that your wishes are respected.

Get Started

5. Identify New Tax-Saving Strategies

Some of, the smartest tax strategies are put into action well before Tax Day.

Get Started

6. Review/Update Your Beneficiaries

We'd like to remind you to add or review your beneficiary designations to ensure they are accurate and up-to-date. This is especially important after a major life milestone, such as marriage, divorce, or the birth or adoption of a child.
Adding or editing your beneficiaries is not only a wise decision, but it is fast and simple. Please choose one of the following options:

1. Visit Morgan Stanley Online and hover over the Services tab. Then click Profile + Settings, and on the Account Settings screen, click Beneficiary Information and follow the prompts. The button below will take you to Morgan Stanley Online.

OR

2. Ask us to send you an IRA Designation of Beneficiary form via eSign.

Sign into MSO & update

7. Review/Update Your Trusted Contacts

Did you know a trusted contact on your financial accounts can act as a safeguard against scams? Learn about the benefits of a trusted contact and how to add one to your account.

Learn More

Quarterly Focus: Estate Planning & Cyber Security

Estate Planning Strengthening Your Legacy

Estate planning is about more than distributing assets—it's about protecting your wishes, minimizing legal complications, and giving clarity to those you care about most. As we settle into the year, now is an ideal time to review or begin your estate planning conversation. And it starts with making sure the legal building blocks are in place.

Establish or Update Your Powers of Attorney

A Power of Attorney (POA) allows you to appoint a trusted individual to act on your behalf in financial or healthcare matters if you become unable to make decisions yourself.

- Consider both a Durable Financial POA and a Healthcare POA / Living Will
- Review existing POAs to ensure your chosen agents are still appropriate

Review Your Will—or Create One

Your will serves as the foundation of your estate plan:

- Outlines how your assets should be distributed
- Names an executor to carry out your wishes
- Helps avoid state-driven intestacy outcomes

Organize and Document Your Assets

Create and maintain a clear list of accounts, policies, property, and key documents. This not only helps your executor but reduces stress for your loved ones during a difficult time.

Understand the Current Tax Landscape

The federal gift and estate tax exemption is historically high but scheduled to sunset after 2025. Now may be an opportune time to consult with your estate attorney or tax advisor about planning strategies.

Consider Whether a Trust Makes Sense

Trusts can provide additional control, privacy, and protection—especially in more complex family or financial situations.

- Support multi-generational wealth transfer
- Avoid probate and maintain privacy
- Define how and when assets are distributed
- Learn more about why you may need a trust

Review Beneficiary Designations

Retirement accounts and insurance policies pass directly to named beneficiaries, regardless of what your will says.

- Review these regularly
- Update after major life changes
- Ensure they coordinate with your broader estate plan

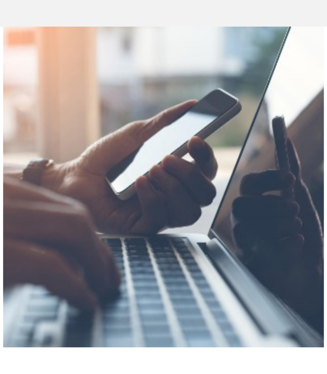
Staying Cyber Safe on Vacation

Naturally, summer vacations are a time to forget about your daily responsibilities and worries. But letting your guard down with your cybersecurity can lead to a disrupted vacation and long-term headaches, too. So, whether your travel plans include a beach vacation with your family, a romantic getaway to Europe, or city escapades with friends, use these tips to help protect your cybersecurity while you're away from home.

Stay Cybersafe on Vacation

Help protect yourself on your next trip with these cybersecurity tips.

Read More



Maintain Good Cybersecurity Habits

Help protect yourself on your next trip with these cybersecurity tips.

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What To Do If You've Been Hacked

Know the steps to take if your accounts, devices, or information is compromised.

Read More

Artificial Intelligence Update

The Robots are Coming: How Embodied AI Is Set to Transform Markets

The rise of "embodied AI" – robots that move and interact with the physical world—heralds a new era of innovation.

Click below to watch Morgan Stanley Research's Adam Jonas explain how to navigate the potential of this tech explosion.

Read More

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Pictured up top:

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