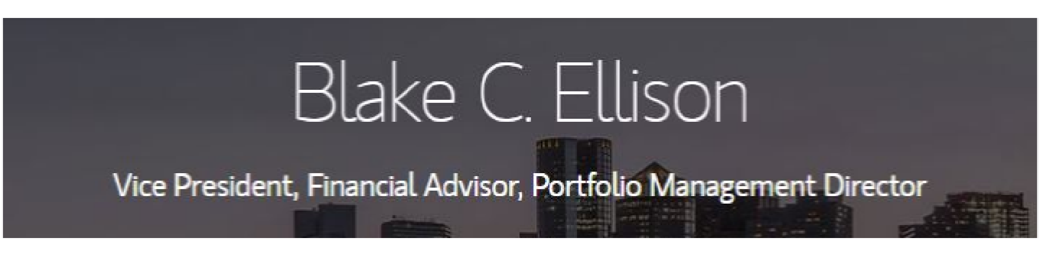




# October Newsletter

[Client Preferred Name]

As the cooler days of October settle in and the foliage takes on its iconic autumn glow, it's a perfect time to reflect on your financial journey and end of year tax planning.

On a personal note, I was just up in Stowe, Vermont on a mid-section of the 92 mile Lamoille valley rail trail with my two sons. On Saturday morning, we rented electric bikes. What I enjoyed about them is you can still get as much exercise as you desire, while covering more ground in a shorter period of time. The more effort you put in, the more the bike helps out. If you have never tried one, you will be hard-pressed not to smile or laugh the first time you try it. We left at 10am, biked 15 miles stopping many times to check out the scenery and take pictures. Had burgers for lunch and biked back 15 miles. All within about 3 hours.

In this month's edition, we explore strategies tailored for every stage of life, from Millennials and Gen Z planning a "sweet retirement" to actionable tips on year-round tax planning to maximize your savings. We'll also dive into how AI innovations could reshape healthcare costs, hear expert perspectives on why the "rolling recovery" may already be underway, and share an insightful playback interview with Justin Rose that touches on focus, resilience, and success — lessons that extend well beyond the golf course.

Please feel welcome to forward this newsletter to friends and family. If you have any questions or would like to discuss these insights further, please don't hesitate to reach out.
Warm regards,
Blake

## Featured Updates and Resources

### Nuclear Renaissance Gains Momentum

With technology driving ever-increasing energy demand, global capacity for nuclear energy could more than double by 2050.

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### The Sports Industry's $130 Billion Ticket

The sports industry, which is lagging other sectors in technology adoption, could increase its annual revenue by 25% if it closes that digital gap.

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### Self-Driving Cars: $200 Billion Market by 2030

Adoption of vehicles with partial to full automation is likely to accelerate, creating a $200 billion opportunity for automakers, hardware and software companies in the next five years.

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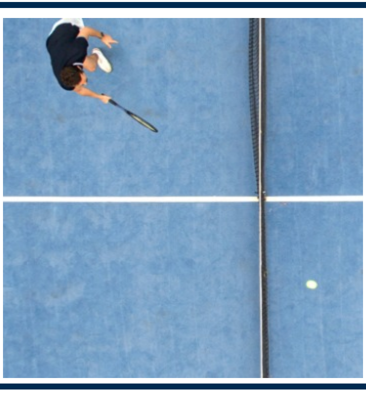

### Tax-Efficient Investing: Helping Keep Returns

Establishing a tax management strategy for your investments may help you keep more of your returns.

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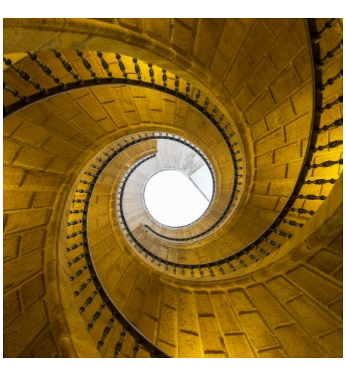
### Beyond the Fairway: Insights from Justin Rose

Join Morgan Stanley for an exclusive virtual fireside chat featuring **Vince Lumia**, Head of Wealth Management Client Segments, and **Justin Rose**, renowned professional golfer, Olympic gold medalist and Morgan Stanley Brand Ambassador.

Watch Now

## CLIENT RESOURCES

Explore your exclusive Morgan Stanley resources



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