


Morgan Stanley

Carlos Duque at Morgan Stanley



October 2025 Newsletter

Carlos Duque, Vice President, Financial Advisor

My Website

Login to your MSO Account

As we step into October, I wanted to take a moment to share a personal reflection that resonates deeply with the values we uphold in our work and relationships.

Last month, I had the privilege of celebrating another birthday with my mother, a remarkable woman whose life embodies resilience, patience, and unwavering love. Her strength and dedication have been a cornerstone for our family, demonstrating that true love transcends distance and time, remaining steadfast and unconditional.

My mother is a testament to the power of simplicity and joy, finding happiness in life's everyday moments. Her example of resilience and faith, especially during challenging times, serves as an inspiration not only to our family but to everyone who knows her.

As we navigate the complexities of the financial world, I am reminded of the importance of these values—resilience, patience, and a focus on what truly matters. They guide us in providing you with the steadfast support and dedication you deserve.

Thank you for your continued trust and partnership. We look forward to serving you with the same commitment and care that my mother has shown throughout her life.

Warm regards



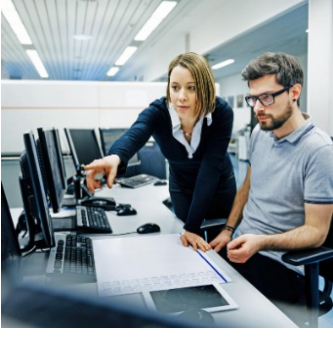
Cybersecurity Awareness Month



Personal Cyber Security Checklist

Whether it's strengthening your passwords or treating emails from unknown senders with more caution, you can take a number of steps to help reduce the threat of identity theft, online scams, malware, fraud and more.

Read More



Think You've Been Hacked? What You Need to Do

While you can't eliminate the risk of being a victim of a cybercrime, you can control how you react if your identity, accounts, devices or information is compromised. Let's look at the steps you should take.

Read More



Top Scams to Watch Out For

Cybercriminal activity continues to evolve as fraudsters develop more sophisticated tactics to trick unsuspecting individuals. Learn about the top scams and tactics fraudsters use to trick victims.

Read More

Carlos Duque

Vice President, Financial Advisor  
at Morgan Stanley

My Website

Login to your MSO Account



Carlos Duque

Connect on LinkedIn  
(505) 889-2833

Vice President, Financial Advisor,  
Certified Financial Planner™, Insurance Planning  
Director, Financial Planning Specialist

Contact Carlos



Cindy Snapka

(505) 889-2805

Client Service Associate

Contact Cindy

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax or legal advisor.

Information related to your external accounts is provided for informational purposes only. It is provided by third parties, including the financial institutions where your external accounts are held. Morgan Stanley does not verify that the information is accurate and makes no representation or warranty as to its accuracy, timeliness or completeness.

Financial Advisor(s) may not provide advice on any external account. Additional information about the services described above and offered on Morgan Stanley Online are in the applicable Terms and Conditions of Use. This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

This communication contains links to third party websites that are not affiliated with Morgan Stanley. These links are provided only as a convenience. The inclusion of any link is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by Morgan Stanley of any information contained in any third party website. In no event shall Morgan Stanley be responsible for the information contained on that site or your use of or inability to use such site. Furthermore, no information contained in the site constitutes a recommendation by Morgan Stanley to buy, sell, or hold any security, financial product, particular account or instrument discussed therein. You should also be aware that the terms and conditions of such site and the site's privacy policy may be different from those applicable to your use of any Morgan Stanley website.

Please see our [Privacy Pledge](#) for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#). Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

Morgan Stanley Wealth Management  
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

[System will insert CRC number here]