



Wealth In Action

Wealth in Action is a newsletter for subscribers passionate about building wealth. As many of you know, I am passionate about the power of financial literacy and economic empowerment. With the right information, continuing education, and access to the intellectual capital of Morgan Stanley, you will have the tools you need to potentially build your wealth. If you would like to refer someone to join this distribution, reply to this email. If you'd like to stay further connected, I invite you to [check out my website](#) and connect on social media: [LinkedIn](#) | [Facebook](#) | [X](#)

The Latest and Greatest

Four Ways Tariffs Are Reshaping Markets | Discover what the Trump administration's tariffs could mean for key equity sectors and how investors can navigate the risks and opportunities.

Should Investors 'Buy the Dip'? | The volatile start to 2025 for financial markets may offer new opportunities for investors. Here are three strategies to consider.

Will Mortgage Rates Go Down in 2025? | Mortgage rates are forecast to drop over time, but affordability likely won't return to pre-pandemic levels. Here's what to expect.

Podcast Picks

Deregulation Risks and Opportunities | Monica Guerra, Head of US Policy for Morgan Stanley Wealth Management, considers the potential implications of the Trump administration's deregulatory agenda, paying close attention to the potential risks and opportunities. She also highlights a few sectors that may be beneficiaries of deregulation including Financials, Tech, Energy, Industrials and Health Care.

Ways and Means | Soaring policy uncertainty has shaken investor confidence. The focus now for many investors seems to be on the potential stimulative power of tax cuts, but Morgan Stanley's Global Investment Committee is skeptical.

What Should I Do With My Money? | You have big dreams. Can you double your net worth in a year? Can you afford your dream home? And can you do it all while providing financial stability for your family? Listen as Genesis speaks with a Financial Advisor about strategic planning and setting achievable goals.

Timeless Thoughts

Staying On Track Through Market Correction | I encourage you to check out this presentation, which highlights the perils of market timing and explains how we can help you stay on track through market corrections, focusing on what matters to you in the long-run, instead of the latest headlines.

How to Plan Instead of Panic in Volatile Markets | How do you weather a market crash? A study of nearly 120,000 investors reveals the value of having a sound financial plan to help keep you on track.

How to Handle Volatility | A favorable regulatory environment and almost \$3 trillion in uncommitted capital are among key factors that could lead to a comeback for mergers and acquisitions.

Planning to Win

Tax Moves to Keep More of Your Investment Returns | Establishing a tax management strategy for your investments may help you keep more of your returns.

Are You Prepared for Retired Life? | Your retirement has the potential to be the most fulfilling period of your life—but you need to have a plan for your time as well as your finances.

Taking Control of Your Finances After the Death of a Spouse | Financial planning after a death can be trying, but the right approach and advice can make things easier during this difficult time.

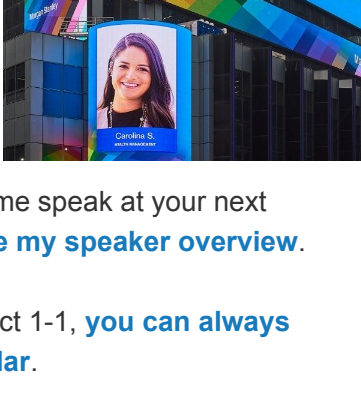
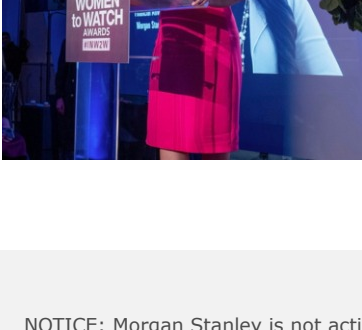
The Classics

- **Investing 101**
- **Budgeting 101**
- **Equity Compensation**

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

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