



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](#)

Carolina's Corner

Lately, my client conversations have been buzzing with a few recurring themes - some legislative, some digital, and some that might hit home for anyone planning a last minute summer escape.

First, the "One Big Beautiful Bill Act" has been top of mind. Luckily, Morgan Stanley has a cheat sheet you can reference [here](#).

Next up, some have been curious about investing in cryptocurrency. While it is not for everyone, it is a rapidly evolving space worth understanding. Morgan Stanley recently published a white paper with insights you can read [here](#).

And finally, with many of you squeezing in a late-summer getaway, I am sharing a quick read on cybersecurity while traveling - because protecting your information is just as important as packing the right sunscreen. You can skim it [here](#).

Podcast Picks

Is American Market Dominance Over? | In the first of a two-part episode, Lisa Shalett, our Wealth Management CIO, and Andrew Sheets, our Head of Corporate Credit Research, discuss whether the era of "American Exceptionalism" is ending and how investors should prepare for a global market rebalancing.

Another Great Divide | As the impacts of higher tariffs and tax reform begin to roll through the economy, we see a growing divide among the haves and have-nots. This makes global stock selection more important now than ever.

What Should I Do With My Money? | When Louisa unexpectedly inherited several million in cash, property and investments from her mother, she had all sorts of questions – and anxiety – about how best to manage a new and surprising level of wealth.

Timeless Thoughts

Rational Investing in an Age of Uncertainty | When it comes to investing, even the most savvy of us fall prey to bias and emotional trades. So what triggers should you watch for?

Gold vs. Silver: 4 Key Differences You Should Know | Looking for ways to prepare for future uncertainties? A solution for some may be investing in precious metals, such as gold and silver. Here's what to know.

Retirement Plans Inside and Outside of Work | It's important to understand different types of accounts—and how to make the most of them.

Planning to Win

Choosing a Trustee | Trustees are essential for managing, administering, and distributing trust assets, requiring a broad set of fiduciary, administrative, and investment responsibilities.

5 Things You May Not Know About 529s (But Should) | They're tax friendly, flexible, and available to anyone. Yet, 529 education investment plans are still underused. Here are five things that parents, grandparents, and anyone hoping to get a leg up on education costs need to know.

Dollar-Cost Averaging vs. Lump-Sum Investing | This primer is intended to empower informed decisions when launching an investment program or redeploying capital. Specifically, it provides guidance on two potential courses of action: dollar-cost averaging and lump-sum investing.

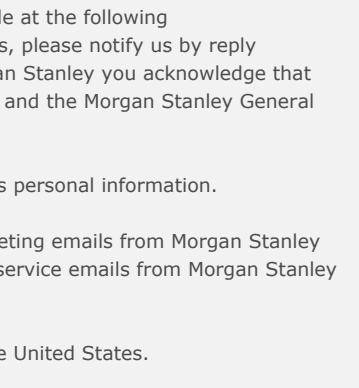
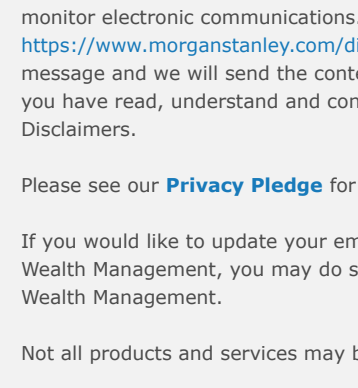
The Classics

- [Investing 101](#)
- [Understanding Social Security](#)
- [Equity Compensation](#)
- [Checklist: Countdown to Retirement](#)

Working with Carolina

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If we have never met before, you can learn more about [what it looks like to work with me](#).



If you would like to have me speak at your next event, [you can reference my speaker overview](#).

If you would like to connect 1-1, [you can always book time on my calendar](#).

¹ Market Essentials

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