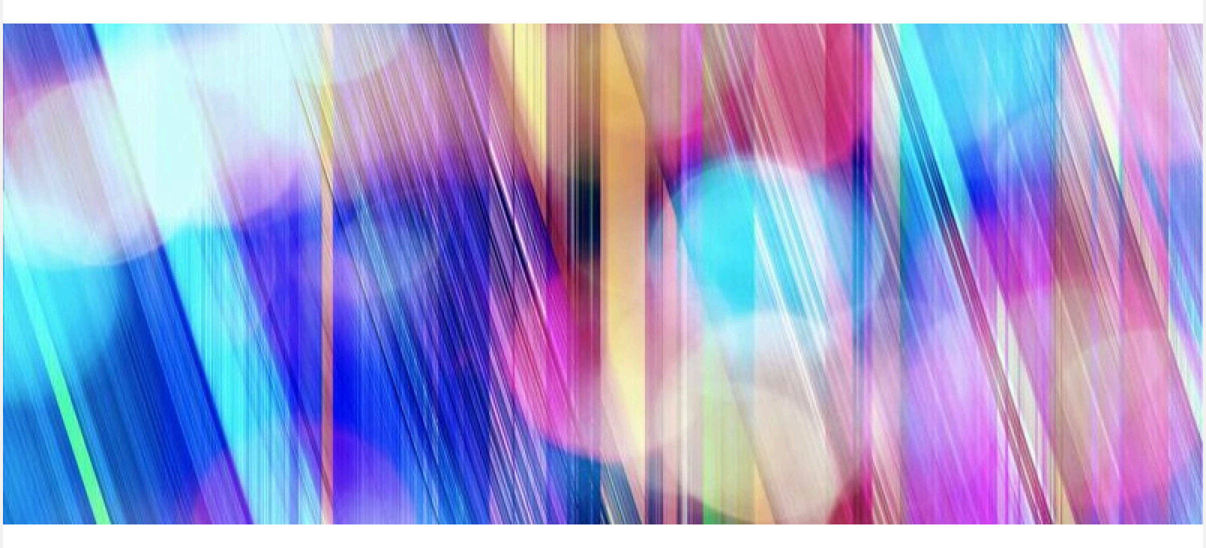


Wealth In Action

*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***

Pride in Action

Wealth Wednesday Webinar: Wealth Planning for the LGBTQ+ Community | On Wednesday, June 25th, I will be hosting an informative and action-oriented seminar designed to help you maximize the benefits available to you, and to avoid mistakes that can erode your finances unnecessarily. With this step-by-step guide to wealth planning for LGBTQ+ individuals, couples and families, you will be able to plan for your future with greater clarity and confidence.

The Growing Demand for LGBTQ+ Investment Options | A **survey** led by the Morgan Stanley Institute for Sustainable Investing in partnership with the Institute for Inclusion and Wealth Management found that nearly half of all U.S. investors—including 86% of LGBTQ+ investors—want opportunities to invest in LGBTQ+ equity and inclusion across a broad range of products and strategies[1].

Money and Marriage for LGBT+ Couples | Before walking down the aisle, review your financial statements and align on your goals to better prepare for what comes after saying "I do."

Podcast Picks

Mind the Gaps | While equities have staged a stunning reversal, other asset classes such as Treasuries, the US dollar and gold are signaling that perhaps the coast is not fully clear. Learn more.

What Should I Do With My Money? | Your company stock is doing well. But is holding such a concentrated position the right strategy for you? Especially when your goal is building generational wealth for your family? Listen as Maxwell talks with a Financial Advisor about investing for the future generations.

Tariff Fallout: Where Do Markets Go From Here? | As markets continue reacting to the Trump administration's tariffs, Michael Zezas, our Global Head of Fixed Income Research and Public Policy Strategy, lists the expected impacts for investors across equity sectors and asset classes.

Timeless Thoughts

Dollar-Cost Averaging vs. Lump-Sum Investing | When deciding how to invest a large amount of new cash in your portfolio, consider the pros and cons of dollar-cost averaging and lump-sum investing.

Tax-Smart Strategies for Selling Securities | Realizing profits may seem like the best part of investing, but taxes can add up. Our analytics tool can help investors tap their portfolios in tax-savvy ways.

Investing Smarter with Direct Indexing | Amid volatile markets, investors might consider direct indexing, which offers portfolio customization and the ability to pursue tax-efficient strategies within passive investing.

Planning to Win

529 Plans: A Powerful Tool to Save for Education | Though education costs continue to climb, starting to save and invest early can make a difference.

Protecting Your Retirement From Market Volatility | The unpredictability of financial markets can disrupt even the best-laid retirement plans. These five strategies may help investors stay on track.

Regulatory Rollback: 4 Sectors to Watch | Discover how governmental deregulation efforts could spur economic and market gains in select industries.

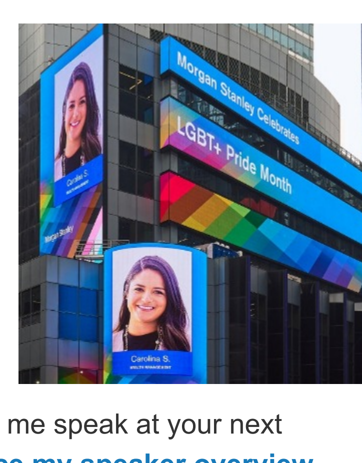
The Classics

- **Investing 101**
- **Budgeting 101**
- **Understanding Social Security**
- **Equity Compensation**
- **Checklist: Countdown to Retirement**

Working with Carolina

For those of you wondering what it looks like to work with me, I invite you to **take a look at my website** to learn more about the clients I love to represent.

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] Sustainable Investing: LGBTQ+ Opportunities | Morgan Stanley

This material contains forward looking statements and there can be no guarantees they will come to pass. The information and statistical data contained herein have been obtained from sources believed to be reliable but in no way are guaranteed by Morgan Stanley as to accuracy or completeness. There is no guarantee that any investments mentioned will be in each client's portfolio.

Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies.

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