



Wealth In Action

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Carolina's Corner

November 2025 has proved to be quite an eventful time as we close out the year. We cannot send out a client newsletter without acknowledging the end of the government shutdown. There have been lots of questions surrounding market implications, I want to invite you to read the [latest edition](#) of the US Policy Pulse by Monica Guerra, Head of US Policy at Morgan Stanley. As always if you have any questions, you can book time on my calendar [here](#).

Podcast Picks

What Should I Do With My Money? | Financial planning to support a child with special needs can be complex and emotional. In this episode of What Should I Do With My Money?, we dive into information about estate planning that can help make a big difference.

2026 Global Outlook: A Strong Year for Risk Assets | Our Chief Global Economist Seth Carpenter and Global Cross-Asset Strategist Serena Tang return to conclude their two-part episode on 2026 outlooks and explain why the market environment is turning in favor of risk assets, especially U.S. stocks.

A Truly Special "K" | As the S&P 500 approaches a 17% gain this year, what is the source of upside surprise from here? The answer may hinge on the so-called K-shaped economy.

Timeless Thoughts

Long Term Care: Planning Ahead | This document provides a comprehensive overview of long-term care planning. It highlights the theme of longevity and the rising cost of care, while describing different insurance options to cover these risks.

401(k) Plans: Frequently Asked Questions | We all have a vision for our retirement, but saving enough to make it happen can be a tall order. Learn about a tool to help you save toward your retirement goals: the 401(k) plan.

HSAs: An Overlooked Retirement Savings Vehicle | Health savings accounts (HSAs) can offer tax benefits and help you cover what may be your largest expense in retirement: health care.

Planning to Win

Demystifying Financial Planning | Financial planning is often misconceived as a mere exercise in budgeting, allocating investments or running retirement projections. However, for ultra high net worth (UHNW) individuals and business owners, financial planning is a comprehensive and ongoing process that encompasses multiple core areas.

Alternatives in Action: Expanding Access and Opportunity | Greater access and ease-of-use are reshaping alternative investments - and portfolios.

Planning to Fund Long-Term Care Expenses | Health care costs are rising - especially for retirees, and some may need long-term care. Learn the moves you can make to help prepare yourself.

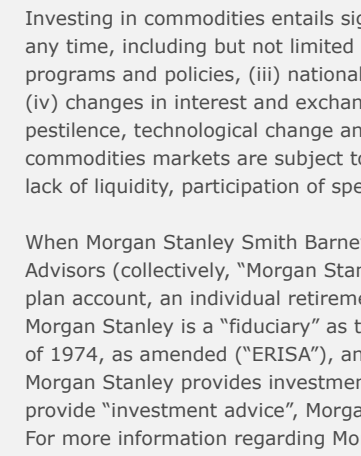
The Classics

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

Working with Carolina

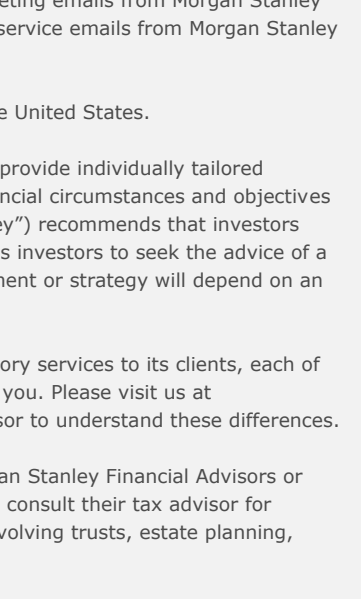
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¹ Market Essentials

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