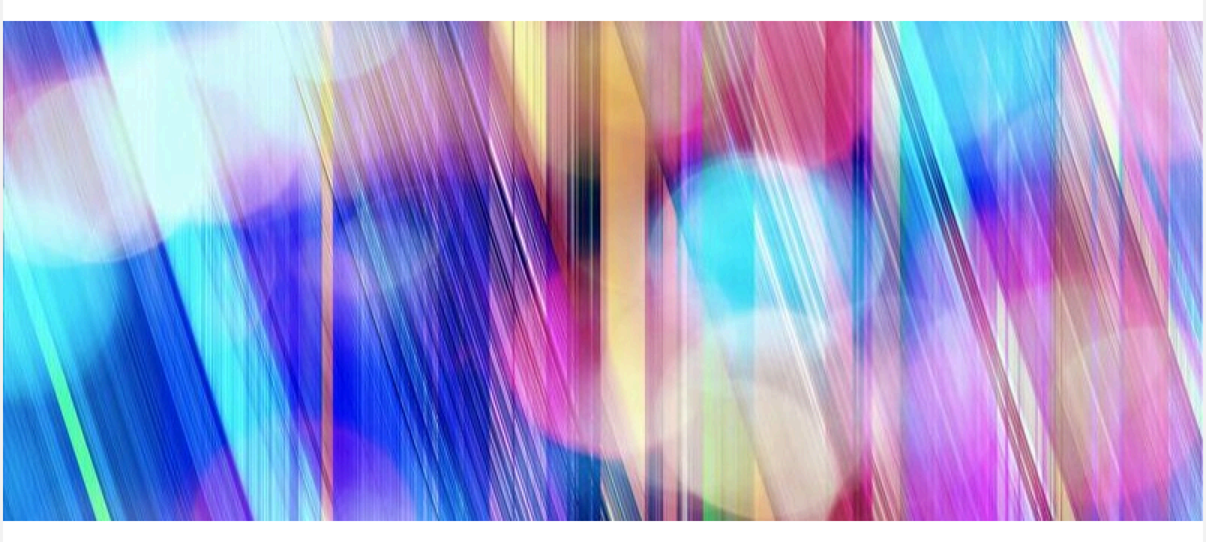


Wealth In Action

*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 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

US Policy Pulse | In this report, we will discuss some of the top policy actions that could occur under the incoming administration and their potential impact on the markets and the economy.

Market Essentials | What You Need to Know About the Market This Quarter

The GIC Weekly | Lisa Shalett explains why—and how investors should approach their portfolios.

Podcast Picks

What Should I Do With My Money | As a first-generation American, Pradeep wants to help ensure he can give his future family the financial stability he didn't have growing up. Are his savings sufficient? How can he plan for a growing family and their financial needs?

What's Your Investment Benchmark? | While investors may be familiar with major stock indices like the S&P 500, these may not be the right benchmark against which to measure their own portfolio performance. Instead, a customized approach may be more appropriate.

Thoughts from the Top: A Conversation with Fed Chair Powell | Fed Chair Jerome Powell provided insight into those questions and more during a recent conversation with Ellen Zentner, Wealth Management Chief Economic Strategist and Global Head of Thematic and Macro Investing.

Timeless Thoughts

Top 5 Mistakes Investors Make in Volatile Markets | Whether it is panic selling, hiding out in cash, or trading frantically during volatile markets, investors tend to make several mistakes that can hurt them long-term. Know how to spot—and avoid—the most common bad behaviors.

What's the Difference Between Savings and Investing | Many people use the terms “saving” and “investing” interchangeably. While these two concepts are related, they aren't exactly equal.

Do You Know Where Your Retirement Savings Are? | Are multiple retirement accounts giving you a cloudy picture of your financial performance?

Planning to Win

Estate Planning Essentials: 7 Key Steps | Creating an estate plan can help protect your wealth and prevent hardship for your heirs.

5 Common Myths About Retirement Planning | Even if you're decades away from retirement, there's no time like the present to start planning. Discover five common misconceptions to avoid and how to build healthy wealth habits today.

When Should You Take Social Security? | Deciding when to claim Social Security can have a significant effect on your retirement income. Learn how to help maximize your benefits.

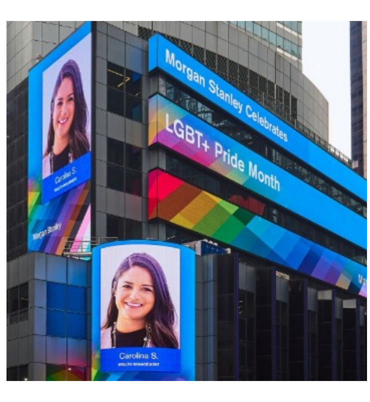
The Classics

- The Playbook
- Investing 101
- Budgeting 101
- Credit & Debt Management
- Home Buying
- The Roadmap to Retirement
- Understanding Social Security
- Equity Compensation

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**.

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