Morgan Stanley



January GIC On the Markets

We transition into the New Year standing in an interesting spot:

- The directional basics of the Fed policy pivot are behind us;
- The probability of a recession is increasing, though contrasted with a robust labor market and strong private sector balance sheets;
- Inflation has become nuanced depending on whether we're looking at goods vs. services; and
- · Corporate earnings are vulnerable to disappoint.



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Start Fresh Financially in 2023

Heading into 2023, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These six steps can get you started.

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The State of Your Parents' Estate

Talking with a parent about estate planning is never easy. Here are several conversation starters that can help adult children and their parents' plan.



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