

## April Newsletter



[Client Preferred Name]

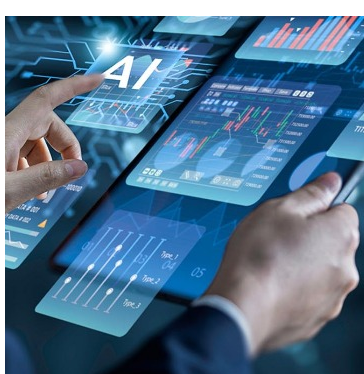
April has a way of inviting fresh perspective and this month, we've gathered a few timely ideas to help you make the most of it.

Inside, you'll find thoughtful updates on the evolving world of AI, including how it's reshaping the way companies operate and simple steps you can take to help protect your personal data along the way. We've also included guidance on positioning your investments with future generations in mind, along with practical insight for helping loved ones navigate today's more challenging housing market.

To keep things running smoothly day to day, you'll find helpful instructions at the end of the newsletter on accessing your tax documents and simplifying your finances through Morgan Stanley Online: even if you have accounts elsewhere, it can all come together in one place.

And, in the spirit of the season, we've tucked in a classic carrot cake recipe because April deserves something a little sweet. As always, if there's anything you'd like to talk through, we're here and happy to help.

### Featured Updates and Resources



#### 4 Ways the AI Supercycle Is Changing How Companies Operate

As companies deploy AI systems to act with greater autonomy, they are rethinking software, data, governance and operating models to compete in AI's next phase.

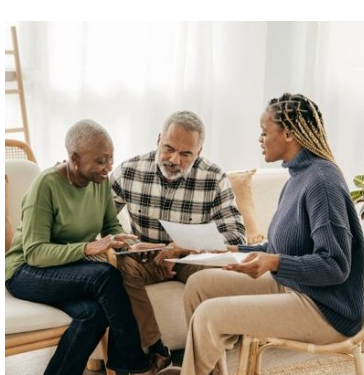
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#### 4 ChatGPT Settings You Need to Change Now To Protect Your Data

Before you start changing any ChatGPT settings, you should remember that it's not just about the toggles you enable or disable. The best way to ensure the security and privacy of your personal information is to avoid oversharing.

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#### Don't Bury Your Kids in Taxes: How to Position Your Investments to Help Create More Wealth for Them

To potentially reduce your heirs' tax burden, you need to focus on strategically aligning your investment account types and assets with your estate plan, as well as pay attention to the potential impact of RMDs.

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#### Helping a Loved One Buy a Home

High home prices and mortgage rates are putting the dream of homeownership out of reach for many would-be buyers. Learn how you can help a loved one break into a tough market.

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## Discovery Corner Tax Documentation and Streamlining Banking

Discover the step-by-step guide on how to securely access your tax documents online through The Morgan Stanley Online mobile app, how to conveniently review and sign documents electronically using DocuSign, and how you can use Morgan Stanley Online as your 'one stop shop' for all your banking needs - even if you have assets held away.

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## Recipe Spotlight: Carrot Cake

[View Recipe](#)

[Signature of Primary Contact]

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