AUGUST UPDATES

[Client Preferred Name]

As we step into August and the final stretch of summer, it is a wonderful time to pause, reflect, and prepare for the months ahead. I hope you find the resources and insights below helpful as you continue working toward your financial goals.

If you would like to revisit your investment strategy, update your financial plan, or discuss any upcoming changes, I am here to help.

Scott Zindler CFP®
Senior Vice President
Financial Advisor
Insurance Planning Director

Visit Website

The One Big Beautiful Bill Cheat Sheet

Review this cheat sheet to learn more about how the changes from the One Big Beautiful Bill Act will impact you and the implications for the fiscal deficit.

Learn More

4 Tax-Smart Ways to Diversify Your Portfolio

Investment portfolios concentrated in a single stock can be risky. Learn tax-smart ways to diversify.

Learn More

Active Estate Planning

What is an active estate planning strategy? How can it provide value? Review the document below and please reach out if you would like to discuss further.

Learn More

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.

Learn More

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following https://www.morganstanley.com/disclaimers. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Please see our Privacy Pledge for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so here. Please note, you will still receive service emails from Morgan Stanley Wealth Management.

340 Mt. Kemble Avenue, Morristown, NJ 07960 USA
©2024 Morgan Stanley Smith Barney LLC. Member SIPC.

Subject to certain terms and conditions. Checks must be drawn on a U.S. Bank.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Individuals should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning or other legal matters.

Diversification does not guarantee a profit or protect against loss in a declining financial market.

[System will insert CRC number here]