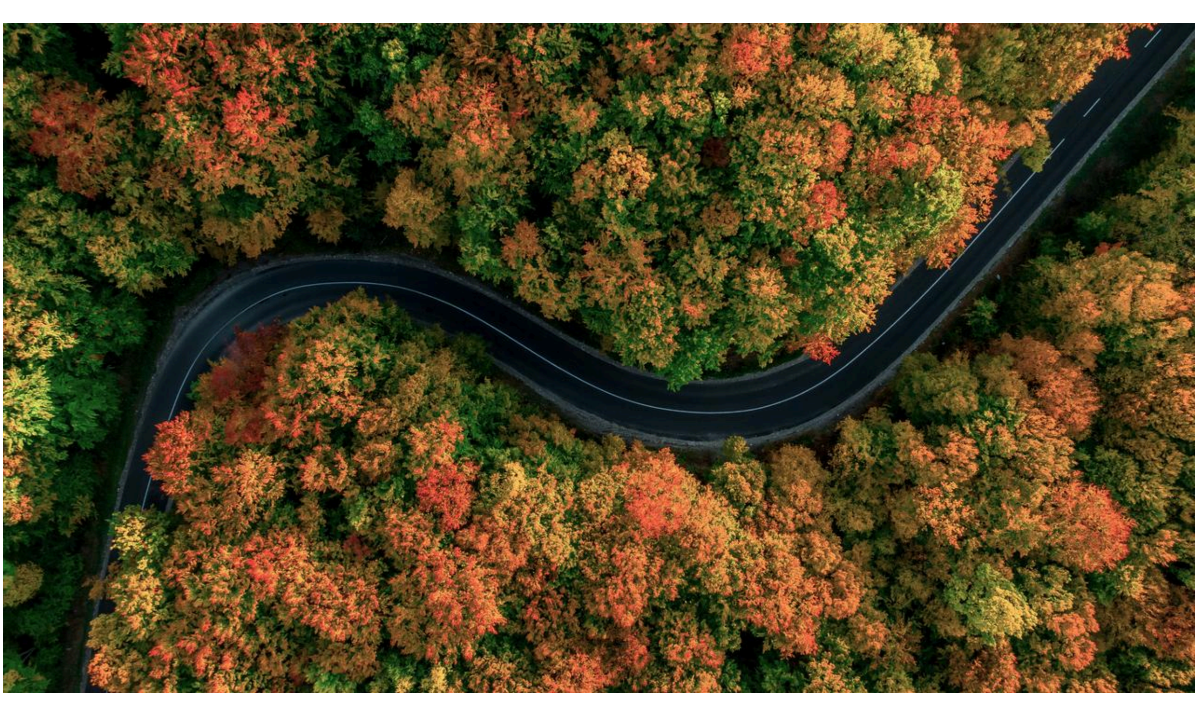
Morgan Stanley

Scott Zindler
at Morgan Stanley



OCTOBER UPDATES

[Client Preferred Name]

As fall settles in and the year winds down, October reminds us that change brings opportunity. This month's update shares timely insights and resources to help you move confidently into the season ahead.

As always, please don't hesitate to reach out if you'd like to connect and discuss anything further.

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

Visit Website

On The Market: Pricing Perfection

Learn how AI adoption is poised to transform industries and create new opportunities, while the digitalization of sports and changes in the housing market reflect broader economic shifts.

Learn More

A Tax-Efficient Way to Manage Your Giving

There's more to charitable giving than you may realize. Here's one method that provides flexibility and can help maximize your impact.

Learn More

Fall Planning for Your Finances

Learn the money moves you can make this fall to set yourself up for success in 2026 and beyond. Find tips on investing, taxes, charitable giving and more.

Learn More

Wealth Education for the Next Generation

I would like to provide you with replays to Morgan Stanley's Wealth Education Series hosted by Caroline Gundeck, Head of UHNW Client and Field Engagement and Charline Burgess, senior Wealth Education Specialist.

Please feel free to forward these replays to any family members, friends, or anyone of the next generation in efforts to help them learn about financial concepts, investing, and money management in a fun and interactive way.

Replays:

Introduction to Money & Saving: Building a Strong Financial Foundation

Watch the replay below

Our first session was an introduction to personal finance with a focus on beginning to build a strong financial foundation. We discussed goal setting, cash flow, budgeting and saving strategies and the power of compounding interest. We have included the replay of this session below.

Replay

Credit and Debt Management

Watch the replay below

Our second session was aimed at empowering you with essential knowledge on credit and debt management so you can understand how to establish credit, understand credit history, demystify credit scores and navigate the world of lending in order to make informed decisions about your financial future. We have included the replay of this session below.

Replay

Exploring Investments: Stocks, Bonds, and Beyond

Watch the replay below

Our fourth session dove into the fundamentals of investing, from understanding market dynamics, defining asset classes such as stocks and bonds and other investment vehicles, as well as discussing asset allocation and diversification, this session provided valuable insights to kickstart your investment journey.

Replay

Entrepreneurship 101: Turning Ideas into Profit

Watch the replay below

If you are an aspiring entrepreneur, this session will teach you the essential steps to take when launching your own business, from concept to execution. Discover the importance of building a reliable team and implementing robust business structures for long term success.

Replay

Navigating College & Career Paths

Watch the replay below

Join us to navigate the ins and outs of career paths, digital branding and networking essentials. Whether you're starting your career or looking to pivot, this session will equip you with the tools and strategies needed to thrive in today's competitive landscape.

Replay

Understanding Market Dynamics: Talking about the Big Picture

Watch the replay below

Learn about the financial markets and investing including understanding the roles of buyers and sellers, market motivations, the need for a strategic approach to investing, investment indices, the concept of market cycles, and how time impacts investments.

Replay

Home Buying: Navigating the Borrowing Landscape

Watch the replay below

Educating yourself on the home buying process, and the decisions you will need to make along the way, helps make it easier to make well-informed choices that align with your overall goals, priorities and vision for the future.

Replay

Money & Saving: Financial Planning and Why It Matters to Me

Watch replay below

Join us on a session that will explore the critical importance of financial planning in achieving personal financial goals, whether it involves acquiring a dream home, starting a family, embarking on a desired vacation, or ensuring a secure retirement. This similar will focus on how strategic financial planning can empower our next generation.

Replay

Investing 201: Mastering Portfolio Diversification and Risk Management

Watch replay below

Whether you're starting your investment journey or looking to refine your strategies, this session is your gateway to understanding how to smartly diversify your portfolio and effectively manage risks. Dive into the essentials with us and discover why asset allocation is important in today's dynamic markets. On this session you'll learn from our experts who will break down complex concepts into actionable insights.

Replay