Morgan Stanley

Scott Zindler
at Morgan Stanley

SEPTEMBER UPDATES

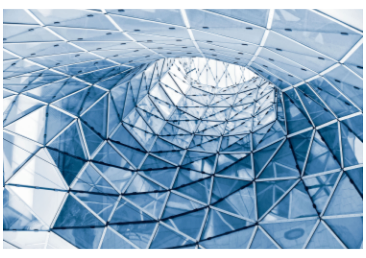
[Client Preferred Name]

I hope you're well. It's unbelievable how quickly the summer has come and gone, and as we transition into the fall months, there are several key areas to focus on. Please feel free to review a few articles and resources I've found pertinent.

Please reach out to me if there is any assistance I can provide you during these months, or if you have any questions I can provide clarity on.

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

Visit Website



Investment Outlook for the Remainder of 2025

In the second half of 2025, investors can expect growth and earnings to be influenced by deregulation and new tax legislation in the U.S. It's a good time to consider optimizing your portfolio to align with these dynamic market conditions.

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Charitable Giving and Life Insurance

Charitable giving can significantly impact communities and causes worldwide. Learn more about unique advantages such as establishing a legacy, potential tax benefits, and the ability to make larger gifts.

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How to Protect Your Income

A key strategy for boosting long-term investment returns is being smart about tax efficiency.

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Next Generation Gifting Considerations

As you consider gifting, ask yourself how you would like children or other family members to use financial gifts.

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