



Fall Newsletter

As we transition into Fall, we're excited to share our latest market insights and timely articles, crafted to keep you informed and prepared for the changing financial landscape.

We hope you find these insights valuable as you plan for the months ahead.

In this edition, we also included a curated section of fun fall activities for both kids and adults, spectacular fall destinations across the US, and the top fall festivals you won't want to miss. Let's make this a season to remember together!

Enjoy the read!

- The Arriola Group at Morgan Stanley

Insights and Resources



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](#)



Outlook: 2nd half of 2025

Morgan Stanley's thought leaders share their expectations for U.S. equities, fixed income, and global capital markets.

[Learn More](#)



The Next Stage of AI

A roundtable of Morgan Stanley leaders discusses how the exponential pace of AI development is creating opportunities for businesses and investors.

[Learn More](#)

Updates From Our Team



Recently, **Lucia Arriola, CFP®**, Vice President and International Client Advisor at Morgan Stanley, had the opportunity to attend a New York Fashion Week event in New York City. During the event, she connected with many inspiring women who are part of the next generation of leadership and innovation.

Lucia expressed her gratitude for representing Morgan Stanley in spaces that empower women, elevate new voices, and create opportunities for the future.

Fall Activities and Destinations



70 Fun Fall Activities That Kids and Adults Alike Will Enjoy

A spectrum of autumn adventures awaits, from vibrant pumpkin patches to scenic hikes through colorful foliage, offering fun-filled activities for both kids and adults.

[Learn More](#)



13 Spectacular Fall Destinations in the U.S.

Embark on a journey through the most breathtaking fall destinations in the U.S., where vibrant foliage transforms landscapes into living postcards.

[Learn More](#)



The 19 Top Fall Festivals in the U.S.

Experience the magic of autumn at these top fall festivals across the U.S., where vibrant traditions and festive activities create unforgettable memories for the whole family.

[Learn More](#)

Cozy Creations for Crisp Days



Apple-Cinnamon Chia Pudding

Switch up your morning oatmeal routine with this easy chia pudding recipe. It's made just like overnight oats: combine chia and your milk of choice, let soak overnight, then top with the classic flavor combo of apples and cinnamon, with pecans for added crunch.

[Chia Pudding Recipe](#)



Roasted Pumpkin Hummus

Robustly flavorful, delicious and healthy, this Roasted Pumpkin Hummus is simply out of this world! Enjoy it with your favorite crackers, toasted pita bread, or veggies and let the party begin!

[Pumpkin Hummus Recipe](#)

Fall Calendar



September 22 - First Day of Fall

The season of changing colors and cozy moments is here. Wishing you a wonderful start to fall!



October 31 - Halloween

A day for costumes, creativity, and a little spooky fun! Even Ivory joined the celebration—dressed as a mermaid and ready to make waves this Halloween. Happy Halloween!



November 27 - Thanksgiving

A time to gather, give thanks, and celebrate with loved ones. Wishing you a warm and joyful Thanksgiving.

The Arriola Group at Morgan Stanley



[Website](#)

[Signature of Primary Contact]

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