

The AuYeung Group at Morgan Stanley Quarterly Newsletter

We hope you are enjoying the fall season so far! As we move into October, the final stretch of 2024 is upon us - a critical time for reviewing your portfolio, evaluating tax-saving strategies, and ensuring you're on track to meet your year-end goals. In honor of Cybersecurity Awareness month, we also urge you to review the "Cybersecurity Best Practices" attached. As always, our team is here to assist you with any questions you may have about the topics below.

Enjoy!

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Pictured (from left to right): Jestin Chang, Financial Advisor; Dante Collins, Financial Advisor; Grace Ma, Senior Registered Associate, Erica Tong, Wealth Management Associate; Judy Fang, Client Relationship Manager; Frank AuYeung, Financial Advisor; Jeremy Belnas, Financial Advisor; John Zhong, Financial Advisor

2024 Forbes Best-In-State Wealth Management Teams
[Source: Forbes.com (Awarded Jan 2024) Data compiled by SHOOK Research LLC based for the period from 3/31/22-3/31/23.

Get Holiday Ready With Our Team's Favorite Recipes

Fall is one of our favorite times of the year. The crisp air, changing leaves, and time with loved ones make it special. We've included a few of our team's favorite holiday recipes, perfect for bringing family together.

Dante Collins' (Financial Advisor) Favorite:

[Honey Baked Ham >](#)

Grace Ma's (Registered Client Service Associate) Favorite:

[Pumpkin Sticky Buns >](#)

Erika Tonge's (Wealth Management Associate) Favorite:

[Peanut Butter Blossom Cookies >](#)



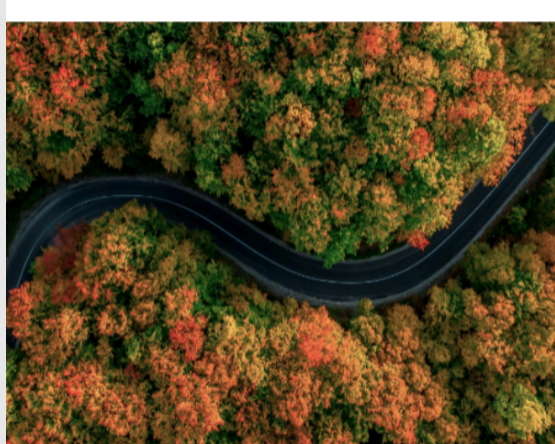
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Year-End Updates and Insights

2024 Election Updates

View this page for the latest from Morgan Stanley experts with our perspective on developments in U.S. and global elections.

[Election Updates](#)



Tax Loss Harvesting

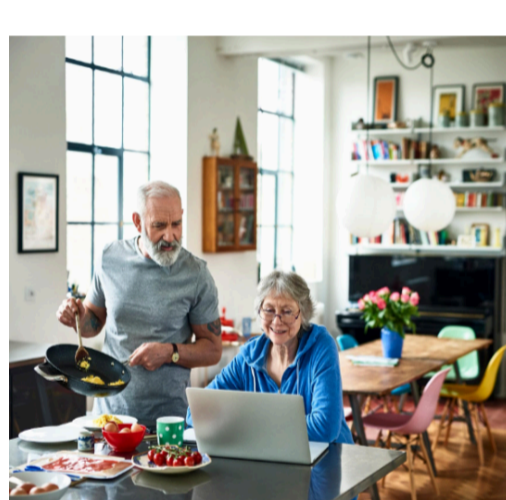
While many investors focus on tax-loss harvesting toward year end, it's a strategy that can help you year-round. That's particularly true during times of market volatility, as we've seen in the past few years.

[Learn More](#)

Donor Advised Funds

There's more to charitable giving than you may realize. Here's one method that may be tax-efficient and can help maximize your impact.

[Learn More](#)



Maintain Good Cybersecurity Habits

The holiday season is one of the biggest opportunities for cybercriminals. Whether it's strengthening your passwords or treating emails from unknown senders with more caution, you can take a number of steps to help reduce the threat of identity theft, online scams, malware, fraud and more.

[Get Started](#)



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[Signature of Primary Contact]

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