

The Boston Center Group at Morgan Stanley



FALL 2023 NEWSLETTER

As we say goodbye to summer and welcome fall, we are turning our attention to year-end planning. Fall is a great time to take stock of your financial goals and plan for the year-end. In this edition, we'll explore important topics like gifting limits for the upcoming holiday season and delve into the world of Donor Advised Funds. As always, feel free to contact us with any questions that may come up.

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Updates from the team



Kyle's children on the first day of school, 2023



Steve Fitzmaurice- Striper Fishing, Cape Cod Bay, Duxbury, MA.



David's daughter Margot on her way to school, 2023

What we're reading...



Donor Advised Funds

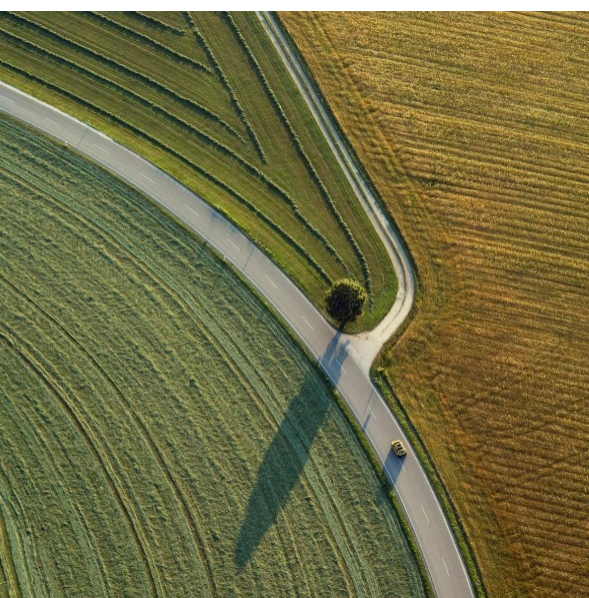
There are more opportunities for charitable giving than you may realize. Here's one method that provides flexibility and can help maximize your impact.

[Learn More](#)

The story of inflation, as told through your child's backpack

We see inflated prices everywhere. How does this affect back to school shopping this year?

[Read Here](#)



Saving vs. Investing

Many people use the terms "saving" and "investing" interchangeably. While these two concepts are related, they aren't exactly equal. The article below explains the risks and benefits of each strategy.

[Read Here](#)

The Rise of Private Equity in Tech M&A

Financial sponsors are carving out space in technology dealmaking thanks to specialized expertise, a challenging IPO environment and AI disruption.

[Read Here](#)



Education Planning Center: 529 Plans & More

What is a 529 plan? How else can I fund educational needs? What more can I do to set a child up for success? Find answers to key questions here.

[Learn More](#)

The Boston Center Group at Morgan Stanley supports breast cancer awareness month!



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Investors should consider many factors before deciding which 529 plan is appropriate. Some of these factors include: the Plan's investment options and the historical investment performance of these options, the Plan's flexibility and features, the reputation and expertise of the Plan's investment manager, Plan contribution limits and the federal and state tax benefits associated with an investment in the Plan. Some states, for example, offer favorable tax treatment and other benefits to their residents only if they invest in the state's own Qualified Tuition Program. Investors should determine their home state's tax treatment of 529 plans when considering whether to choose an in-state or out-of-state plan. Investors should consult with their tax or legal advisor before investing in any 529 Plan or contact their state tax division for more information. Morgan Stanley Smith Barney LLC does not provide tax and/or legal advice

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