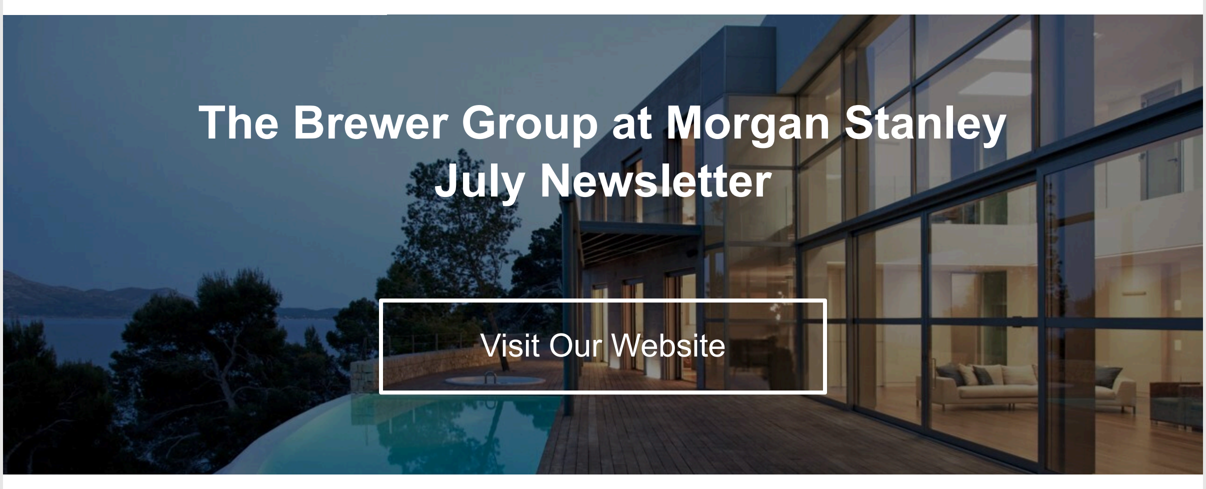
Morgan Stanley Wealth Management



The Brewer Group at Morgan Stanley July Newsletter

Visit Our Website

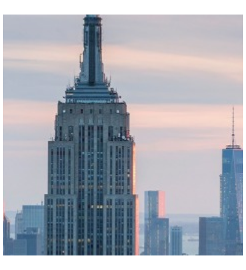
As we reach the midpoint of the year, we're sharing timely market insights, helpful investor resources, and a few important account reminders. We hope this month's newsletter serves as a useful checkpoint as you review your financial picture and prepare for the months ahead.

INVESTOR RESOURCES

Establish a Trusted Contact

Establishing a trusted contact is a crucial step in safeguarding your accounts from potential fraud, ensuring there is always a reliable point of contact in unexpected situations. To add a Trusted Contact to your Account you can either reach out directly to us and ask for a Trusted Contact to be added or submit a Trusted Contact update directly via Morgan Stanley Online under Profile & Settings > Account Settings > Trusted Contact.

MSO Log in >



On the Markets | Reflections and Projections at Midyear

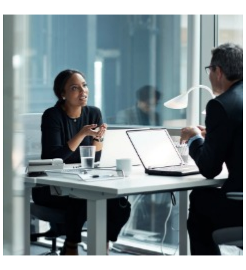
While semiconductor euphoria has driven recent market gains, a broadening trade is brewing. Find out more in On the Markets.

Learn More >

Where Macro Meets Micro: Investing Through Structural Change

Morgan Stanley's Macro ↔ Micro Markets Forum examined how AI, geopolitics and shifting capital flows are creating new opportunities across markets and asset classes.

Continue to Article >



Innovation and Impact: Defining the Next Phase of Growth

Leaders at Morgan Stanley's Innovation & Impact Summit explored how AI, robotics, energy and healthcare technologies are reshaping industries, investing and long-term economic growth.

Continue to Article >

Don't Wait for Housing Affordability to Recover

Will housing become more affordable, or is the market resetting at a higher barrier to entry?

Continue to Article >

MID-YEAR UPDATE:

As we approach the mid-year point, now is an ideal time to confirm that your information is current and that any outstanding items are in good order. Please take a few moments to review your account details to help ensure everything is aligned and running smoothly as you enter next quarter.

Beneficiaries

- Add or review your beneficiary designations to ensure they are up-to-date.
- As part of the beneficiary review, please feel free to send over your most recent 401(k) statements to help ensure all accounts are aligned with your current goals and named beneficiaries.

Personal Information

- Review your home address and bank account information to confirm they are accurate and up to date.
- If you have recently changed employers or retired, please make sure that information is updated as well.

IRA and RMD Reminder

- As a midyear reminder, you are generally required to process your RMD transfer no later than December 31 of each year; however, with the flexible timing offered by Auto RMD, there is no need to wait until year end. This is an option to establish automatic distributions for future (and current) RMDs called "Auto RMD". This service is designed to help ensure your RMD Plan is completed annually. Click here to learn more: Understanding RMDs

Feel free to reach out to if any of this information needs to be updated.

FROM THE BREWER GROUP

As our client, we'd like to thank you for your ongoing support. To stay up to date with our team and explore our full suite of services and resources, check out our website at the link below.

Click *here* to connect with me on LinkedIn.

Visit Our Website