View My Account | Financial Tools | Thoughts on the Market

Summer brings a welcome shift in pace, more time with family, travel, and opportunities to enjoy meaningful experiences. It is also a season that reminds us of the importance of preparation. Whether planning for future generations, protecting sensitive information while traveling, or ensuring you have the right resources in place to pursue your goals, thoughtful preparation can help create confidence and peace of mind.

We are continually investing in the future of our team and the service we provide. This summer, we are pleased to welcome both a new Investment Consultant, Doug Beckner, and our 2026 summer interns. Our internship program has become a valued tradition, and each year we benefit from the curiosity, energy, and fresh perspectives they bring as they spend time learning about wealth management, client service, and the importance of building relationships.

Doug Beckner's experience further strengthens the resources available to our clients and enhances our ability to deliver thoughtful guidance in an increasingly complex environment.

Since many families travel throughout the summer, we have included several cybersecurity reminders in this edition. Public Wi-Fi networks, digital communications, and online transactions can create opportunities for bad actors, making vigilance more important than ever. A few simple precautions like boosting your password, using a password manager or multi-factor authentication can help safeguard sensitive information and allow you to focus on enjoying the season. You'll find links to more information in the Strategic Action section below.

Thought Leadership: A More Seamless Client Experience, Thoughtfully Delivered

Clients often ask how we view and implement AI in our practice. We see it as a way to address practical challenges more thoughtfully and efficiently, not to replace judgment or automate advice, but to reduce friction in the parts of the relationship that can slow momentum.

Our approach is simple. AI is there to support the relationship, not to overtake it. The work that matters most still comes down to judgment, context, and understanding what matters to you. Investment decisions, portfolio construction, and recommendations remain the responsibility of your advisors. What AI does well is help us move more efficiently through administrative and communication-heavy work, so more time is spent on the conversations that require experience and perspective. In short, we use AI to optimize the human aspect of our work, not to replace it.

Three practical ways we are using it today:

Debriefs that turn meetings into action.
After a meeting, the most valuable output is a clear set of next steps: what was decided, what is still open, and who owns what. We use an AI-supported process to help draft these summaries from our notes, which allows us to follow through more quickly while keeping everything organized and easy to act on.

Drafting that improves speed without losing judgment.
Many client emails are time-sensitive and require precision. We use AI to support early drafting of routine communication such as scheduling, document requests, and first-pass responses. Your financial advisor reviews everything. AI assists with drafting, but it does not replace review, and it does not send messages on its own.

Document analysis that helps us find key information faster.
Families, institutions, and business owners live in documents: trust instruments, partnership agreements, insurance policies, board materials, and more. We use AI-assisted tools to organize and surface key details, which is especially helpful when a document is long or a question turns on a specific clause or date. This does not replace legal or tax review. It helps us get to the right page more efficiently and coordinate more effectively with your attorneys and tax professionals.

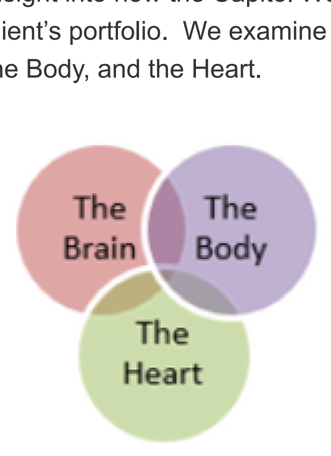
Over time, our work together should feel increasingly seamless. Conversations pick up naturally, follow-ups are clear and easy to navigate, and the administrative details move efficiently in the background without requiring your attention.

The continued confidence, judgment, and care that define our relationship are non-negotiable.

Market Pulse: Where We Stand Now

Artificial intelligence (AI) has quickly become common nomenclature in our everyday lives and is one of the most common topics in portfolio strategy. Morgan Stanley's Global Insight team lists 10 thematic predictions for 2026-2027, with AI being mentioned is nearly every theme.

The term "AI" is broad and complex. In this newsletter, we look to simplify AI and provide an insight into how the Capitol Wealth Management Group incorporates AI as a component of a client's portfolio. We examine this multifaceted category as a three-part approach; the Brain, the Body, and the Heart.



The Brain – Companies that are in development of processes and framework to enable customers to deploy AI tools. These companies are involved in the development of semiconductors, language models, software solutions with a business model driven by creating a monetizable solution for operational efficiency, cost cutting, and innovation.

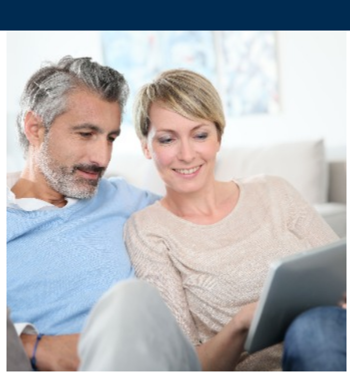
The Body – Companies exposed to the building and benefiting from physical AI development. Physical AI is the development of humanoid and robotic ecosystems, as well as automation in industries such as construction, agriculture and medical surgery.

The Heart – Companies tied to the build-out required to run AI at scale. The infrastructure of AI includes businesses and industries such as power generation, power storage, smart grid technologies, and data center development.

Morgan Stanley Research: 2026 Midyear Outlooks

Thematics: Mega Themes Converge to Outperform Markets

Strategic Action: What You Can Do Now



Your Cybersecurity Checklist

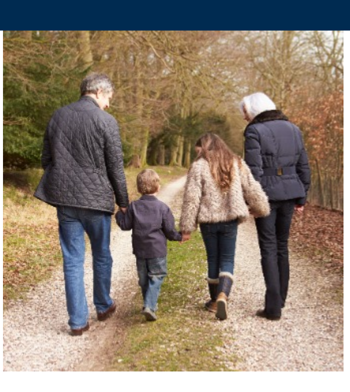
A review of your cybersecurity fundamentals can help ensure your accounts, devices, and personal information remain well protected.

Learn More

Boost Your Password Security

Strengthening your passwords is one of the easiest ways to add a meaningful layer of protection across your digital accounts.

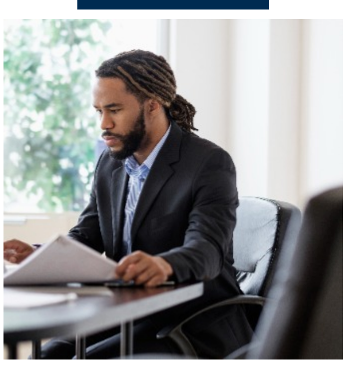
Learn More



How Multi-Factor Authentication Protects You

Adding mulit-factor authentication introduces an extra layer of verification, significantly reducing the risk of unauthorized access.

Learn More



Stay Cybersafe on Vacation

A few thoughtful precautions before you travel can help protect your information while you're away and less connected.

Learn More

A Password Management Primer

A password manager can simplify your digital life while helping you maintain strong, unique credentials across every account.

Learn More

Add a Trusted Contact to Your Account

Designating a trusted contact can help ensure there is a clear, secure point of communication.

Learn More

The Capitol Wealth Management Group at Morgan Stanley

Visit Our Website

[Signature of Primary Contact]

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