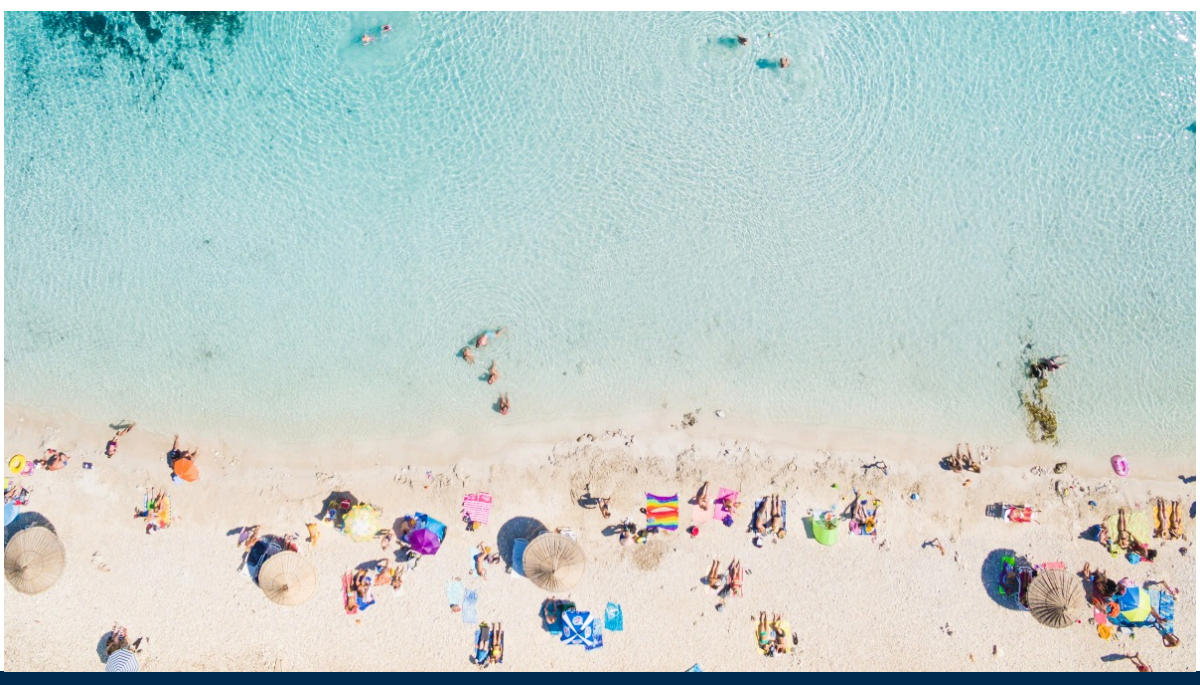




August Newsletter

[Client Preferred Name]

August has a way of quietly resetting routines—calendars fill up, travel winds down, and “later” starts to look a lot like “now.” With National Financial Awareness Day on the 14th as a timely reminder, this month’s note is designed to help you take a clear mid-year look at the decisions that tend to drive real progress: priorities, cash flow, and the habits that support your plan.

This newsletter includes Morgan Stanley reads to help you stay informed on market and planning topics, along with a few lifestyle updates from our team. We’ve found that sharing these moments helps keep our communication more personal, and reminds you there’s a real team here when questions come up.

If anything here sparks a question, we’re always happy to talk through it in the context of your broader goals.

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Featured Updates and Resources

A More Selective Stock Market

Our CIO and Chief U.S. Equity Strategist Mike Wilson explains why he thinks the bull market has entered a new phase, with more focus on quality.

[Read More](#)



Market Essentials



In this quarterly update we dive into essential developments in the world of investments. Specifically, the shifting stock-market leadership, bond and cash tradeoffs, credit conditions, Fed policy, diversification, AI investment, and emerging drone adoption.

[Read More](#)

Cybersecurity in the Age of AI

In a world where artificial intelligence is reshaping the digital landscape, the line between reality and deception is increasingly blurred. As cyber threats evolve, so must our defenses. Watch Morgan Stanley’s replay as we explore essential strategies to protect yourself and loved ones in this new era.



[Read More](#)

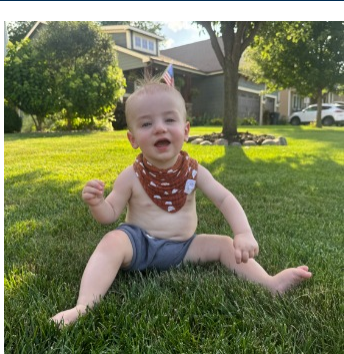
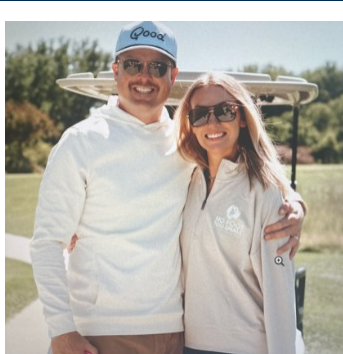
Life Outside the Office



Tom and Raegan traveled to New York City for a business trip – highlights were a dinner at Umberto’s Clam House in Little Italy and a private group dinner at the New York Stock Exchange followed by a visit to the trading floor!



July was a busy month for the Wagner family with horse shows, county fair, and 4th of July festivities. Raegan brought home the adult high point buckle from an Iowa Associated Saddle Club open horse show. The family had plenty of lake time over the 4th at Twin Lakes and also attended the annual Gowrie 4th of July parade and carnival – the coin bulldozer game is their favorite! Lastly, the kids had a successful time at the Story County Fair. Reese showed both horses, Conway and Certain, and all tree kids had photos and baked goods that they entered.



The Bouslogs are staying busy this summer juggling kids’ sports, family get togethers and lake time. Zach and Kelsi managed to sneak away for a couple’s golf tournament in Dubuque, too!

The Jens family enjoyed their summer vacation road trip (all 1700+ miles). They enjoyed hiking, biking, and lots of outdoor activities in Wisconsin and Northern Michigan. One of the highlights was kayaking in Lake Superior at the Pictured Rocks National Lakeshore.



[Signature of Primary Contact]

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