



Pictured left to right: Christy Wetrich Wealth Management Associate *Financial Planning Specialist, James Baker Financial Advisor, Raegan Wagner Financial Advisor, Matthew Jens Financial Advisor, Stacey Burger Client Service Associate, Tom Hunt, CFP® Financial Advisor, Zach Bouslog, QPFC Financial Advisor, Priscilla Sayeed CDFA® Financial Advisor, Lisette Villaiba Torres Client Service Associate.

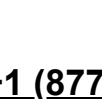
[Client Preferred Name]

As we enter the final stretch of summer, August offers a valuable opportunity to plan and prepare for the months ahead. Whether you're wrapping up your own summer projects or prepping the kids for back to school, this month is key for maintaining momentum and setting the stage for the rest of the year to be successful.

August Insights



The Des Moines Group welcomed Dylan Appenzeller to the team in July as a member of our support team. He is returning to Morgan Stanley as a Client Service Associate after previously serving in this role at a Morgan Stanley office in Prescott, Arizona. Don't be surprised if you hear a new voice on the phone when you call in for any servicing needs! Dylan grew up in Boone, Iowa, and earned a degree in Criminology from the University of Iowa. In his free time, Dylan enjoys staying active through golfing, mountain biking, and participating in a variety of sports-related activities. Welcome to the team, Dylan!



3Q25 DMG Quarterly Update Call - Markets in 5 Minutes

Date: Friday, September 26th

Time: 9:00am CST

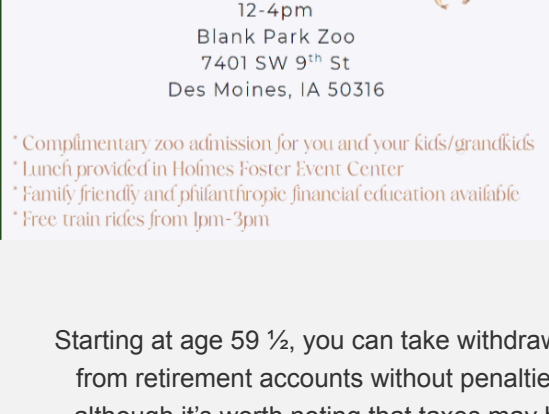
Toll Free: **+1 (877) 777 - 8895**

Participant Code: **2066423**

Approved submission ID#4630346

Quarterly Market Essentials

[Click here to learn more](#)



¹ Complimentary zoo admission for you and your kids/grandkids
² Lunch provided in Holmes Foster Event Center
³ Family friendly and philanthropic financial education available
⁴ Free train rides from 1pm-3pm

Join us at the Blank Park Zoo Sunday
September 7th from 12 to 4pm!

Please RSVP by August 29th to our team
via email at dsmgroup@morganstanley.com
or via text at 515-416-0583

Event CRC#4678599 07/2025

Starting at age 59 ½, you can take withdrawals from retirement accounts without penalties, although it's worth noting that taxes may be due based on the type of your IRA. Prior to age 59 ½, consider talking to your financial professional about creating an retirement income plan.

Any time is a great time to consolidate 401Ks from previous employers and IRAs. Doing so can make it easier to track and organize your investments, e.g. manage your asset allocation, diversification, and rebalancing. Plus, it may help reduce taxes and fees.



A Lesson in Back-to-School Giving

As the new school year begins, there are many ways to help students get off to a good start.

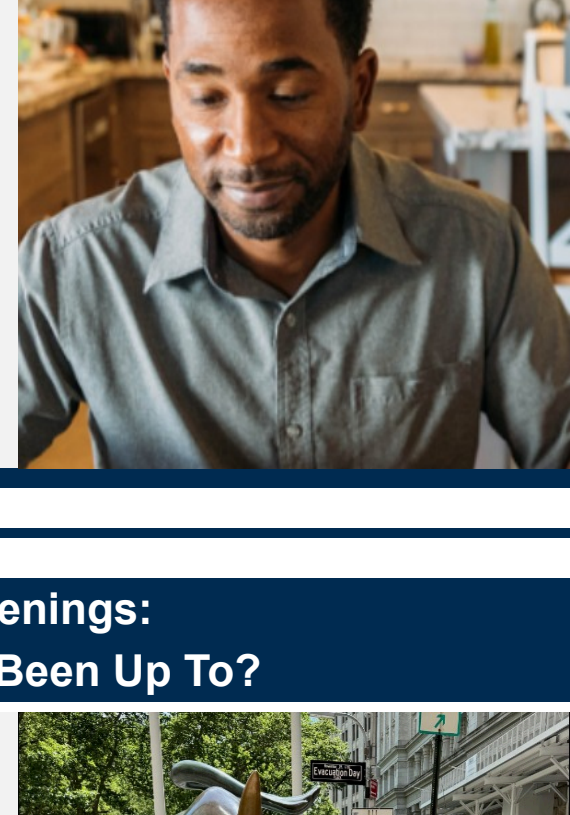
[Learn More](#)

Lifestyle

5 Steps to Create a Budget

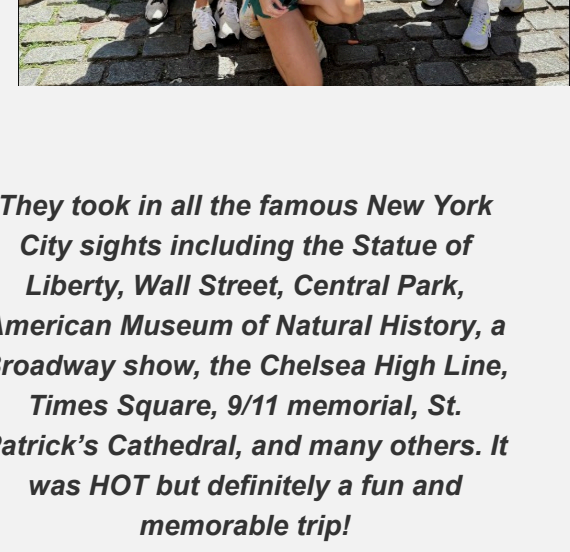
Your everyday spending can affect your longer-term goals. Follow these five steps to spend smartly now—to help you reach your goals later.

[Learn More](#)



July Happenings: What Have We Been Up To?

The Wagner family ventured to New York City at the beginning of July for a family vacation.



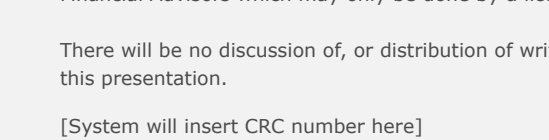
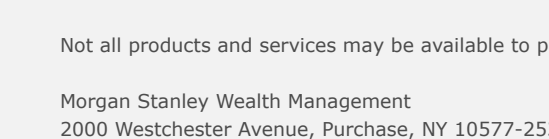
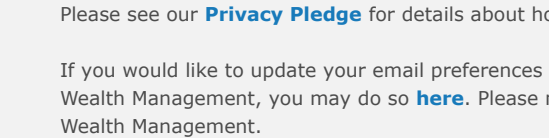
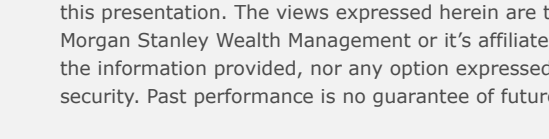
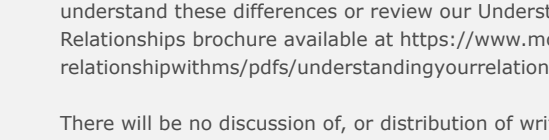
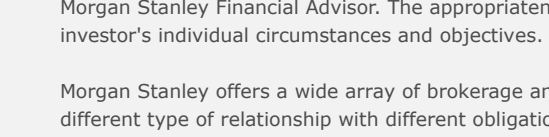
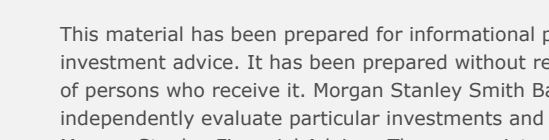
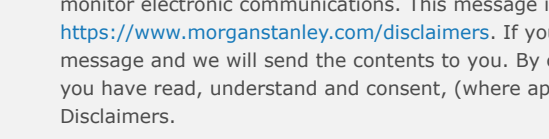
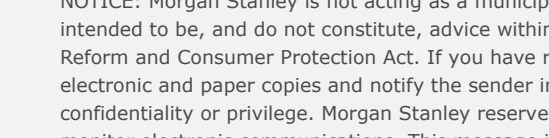
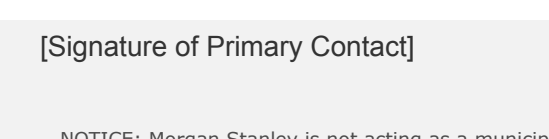
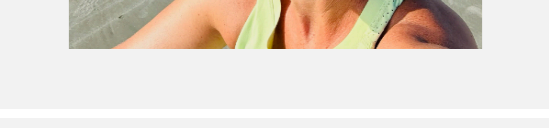
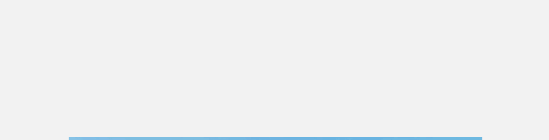
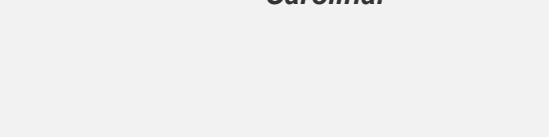
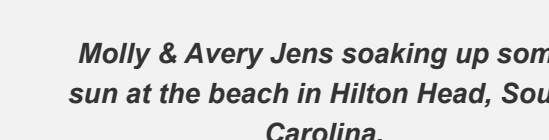
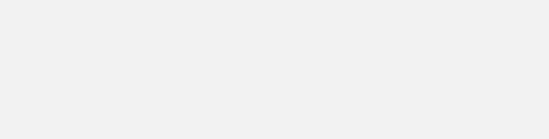
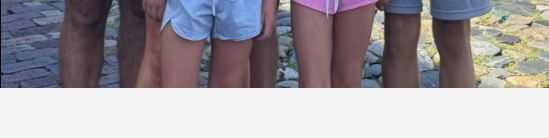
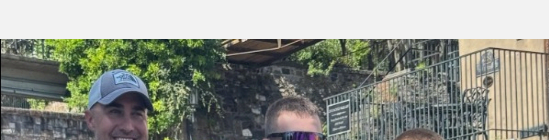
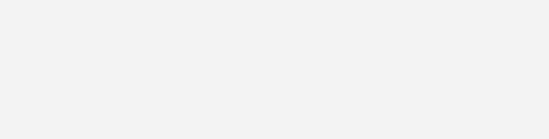
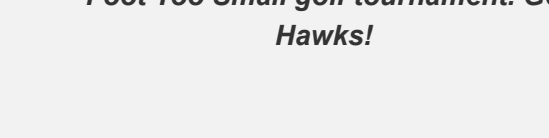
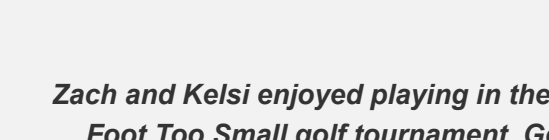
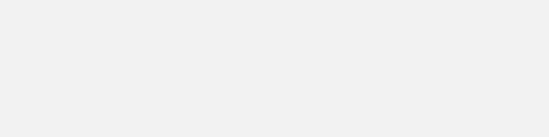
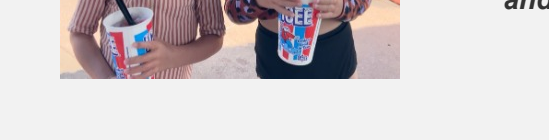
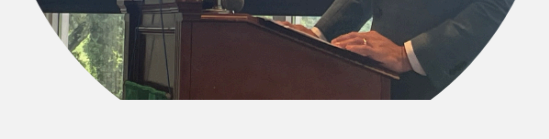
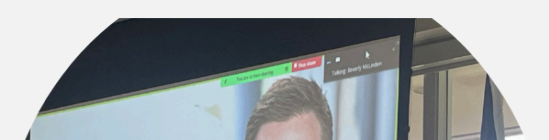
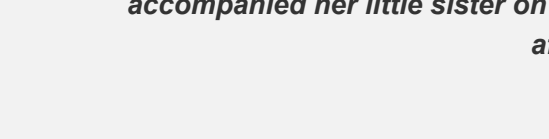
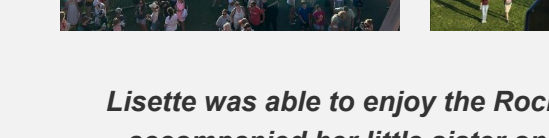
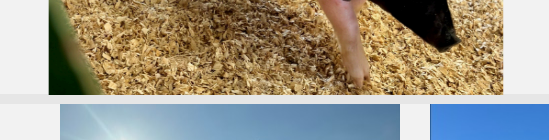
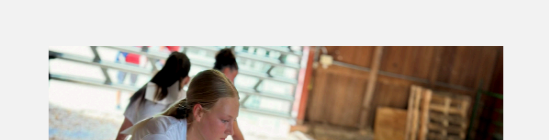
They took in all the famous New York City sights including the Statue of Liberty, Wall Street, Central Park, American Museum of Natural History, a Broadway show, the Chelsea High Line, Times Square, 9/11 memorial, St. Patrick's Cathedral, and many others. It was HOT but definitely a fun and memorable trip!



Raegan's daughter, Reese, showed her two horses successfully at the Story County Fair in mid-July.



She was also able to compete in the Supreme Showman competition putting her showmanship skills to the test showing a cow, pig, sheep, horse, and a goat.



[Signature of Primary Contact]

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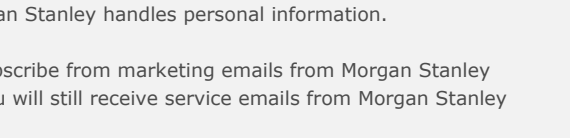
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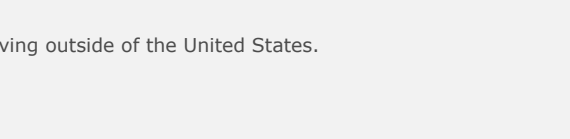
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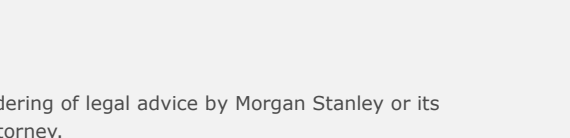
Matt & Avery Jens soaking up some sun at the beach in Hilton Head, South Carolina.



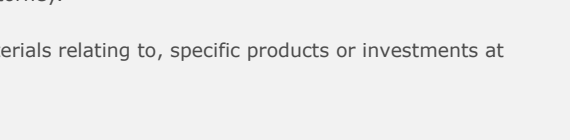
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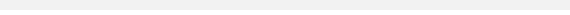
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Zach and Kelsi enjoyed playing in the No Foot Too Small golf tournament. Go Hawks!



Matt enjoyed a family vacation to Savannah/Hilton Head Island in July to celebrate his parent's 50th Wedding Anniversary.

Molly & Avery Jens soaking up some sun at the beach in Hilton Head, South Carolina.

Matt & Kelli Jens, riding bikes at the beach during low tide. This was a great way to explore the island.

