

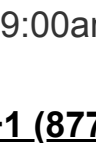


Pictured left to right: Christy Wetrich Wealth Management Associate *Financial Planning Specialist, James Baker Financial Advisor, Raegan Wagner Financial Advisor, Matthew Jens Financial Advisor, Stacey Burger Client Service Associate, Tom Hunt, CFP® Financial Advisor, Zach Bouslog, QPFC Financial Advisor,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

[Client Preferred Name]

As we step into November, our focus turns to collaboration and teamwork as we approach the year's end. This month, let's concentrate on leveraging our collective strengths and addressing any challenges to ensure a successful close to 2025. Together, we can navigate the evolving financial landscape and set the stage for continued success.

November Insights



4Q25 DMG Quarterly Update Call - Markets in 5 Minutes

Date: Friday, January 2nd
Time: 9:00am CST

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

Participant Code: **2066423**

Approved submission ID#4868708

Quarterly Market Essentials

[Click here to learn more](#)

How Cybersecurity Is Reshaping Portfolios

Online crime is accelerating, making cybersecurity a fast-growing and resilient investment opportunity. Our Cybersecurity and Network and Equipment analyst Meta Marshall discusses the key trends driving this market shift.

[Learn More](#)

Thoughts on the Market

Morgan Stanley



Medicare Open Enrollment Period

The Medicare Open Enrollment Period is Open until December 7th. If you are eligible and enrolled in MS Reserved Living and Giving we have a valuable and complementary new service available for you. Please give us a call if you are interested.

Securing the Future: Cybersecurity in the Age of AI

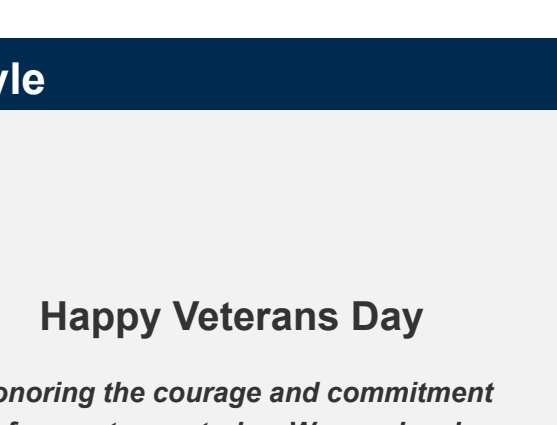
In a world where artificial intelligence is reshaping the digital landscape, the line between reality and deception is increasingly blurred. As cyber threats evolve, so must our defenses. Join Morgan Stanley Wealth Management's Chief Data Officer Rachel Wilson in a conversation with Head of Wealth Management Cybersecurity Prashanth Challa as they explore essential strategies to protect yourself and loved ones in this new era.

[Watch the Replay Here](#)

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WEALTH MANAGEMENT

Securing the Future: Cybersecurity in the Age of AI



Lifestyle



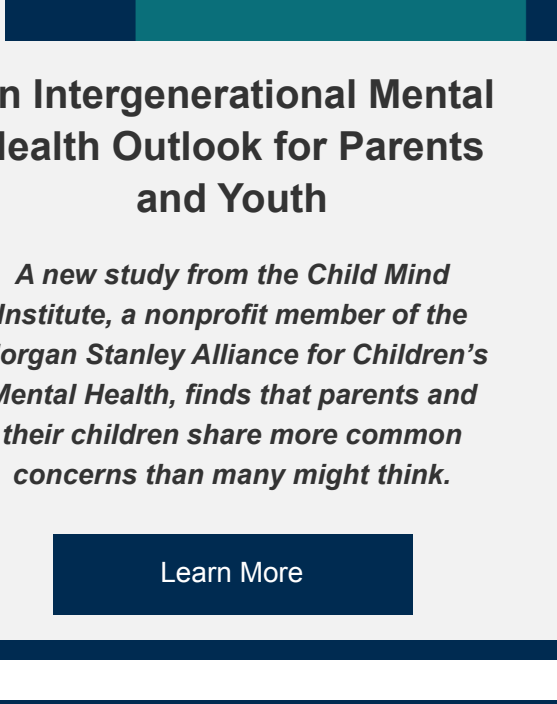
Happy Veterans Day

Honoring the courage and commitment of our veterans today. We are deeply grateful for your service.

The Price Tag of Parenthood

Growing your family is a beautiful and exciting time with a lot to look forward to. Baby fever may have gotten you emotionally prepared for what's ahead, but have you considered if you're financially prepared?

[Learn More](#)

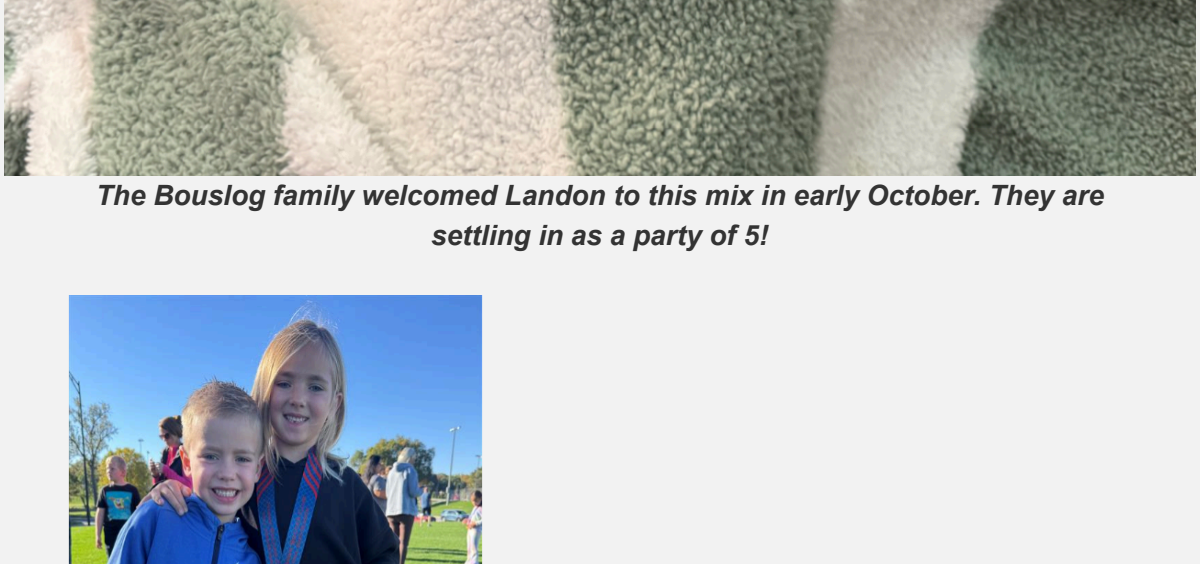


An Intergenerational Mental Health Outlook for Parents and Youth

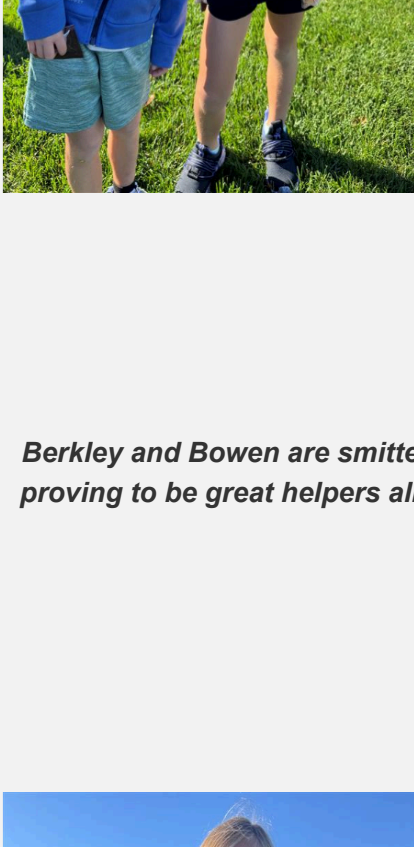
A new study from the Child Mind Institute, a nonprofit member of the Morgan Stanley Alliance for Children's Mental Health, finds that parents and their children share more common concerns than many might think.

[Learn More](#)

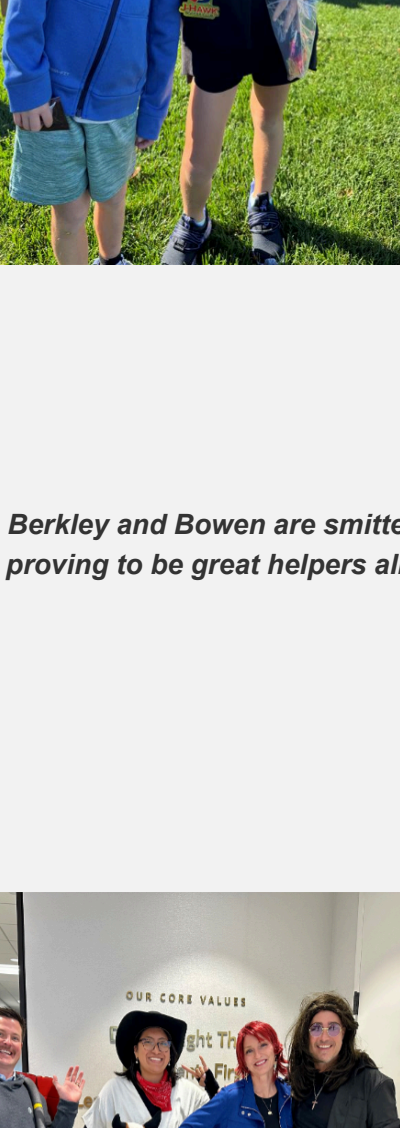
October Happenings: What Have We Been Up To?



The Bouslog family welcomed Landon to this mix in early October. They are settling in as a party of 5!



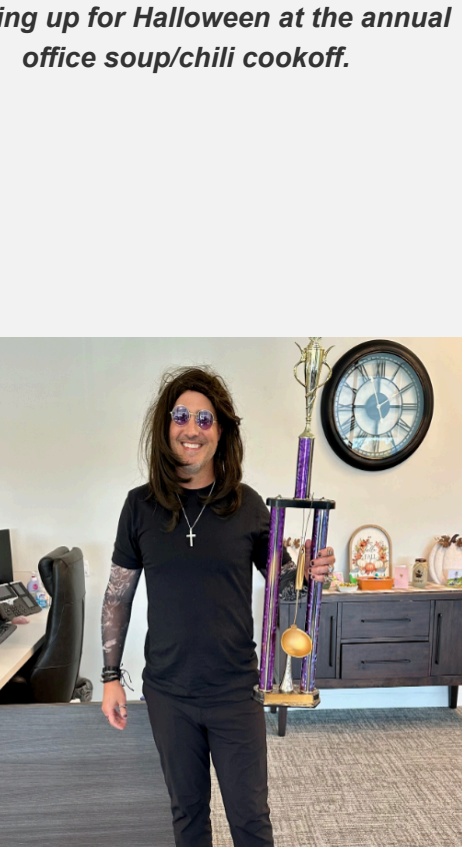
Berkley made huge progress on the soccer field this year. Her #1 fan was there rooting her on each week!



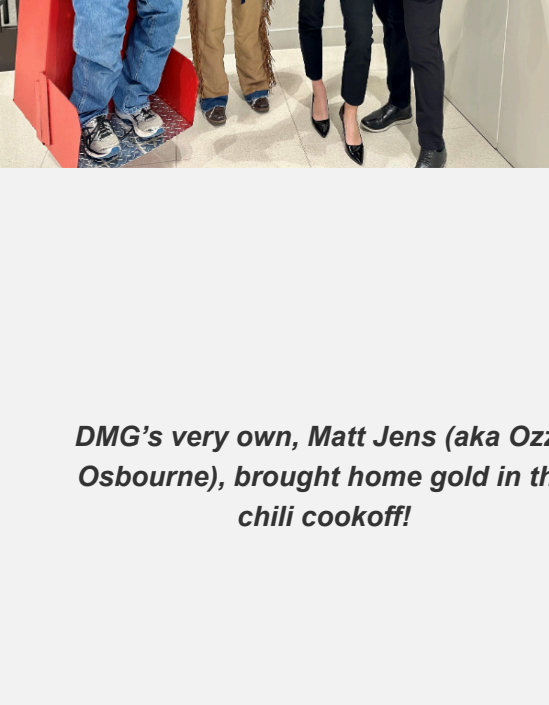
Berkley and Bowen are smitten and proving to be great helpers already!



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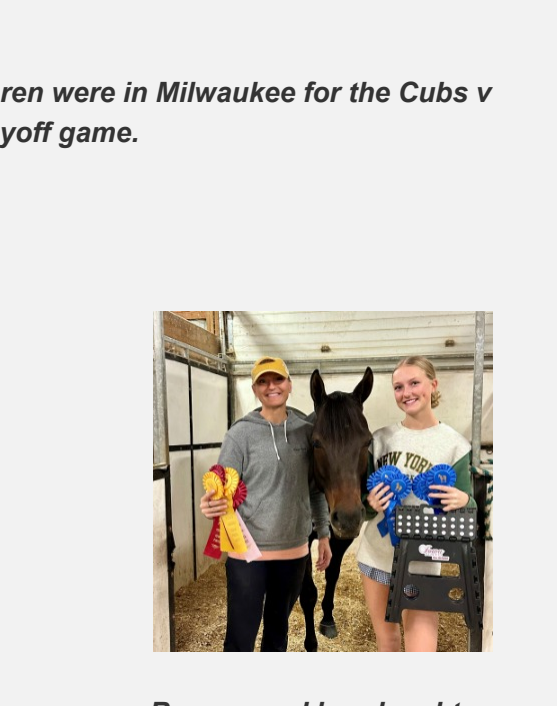


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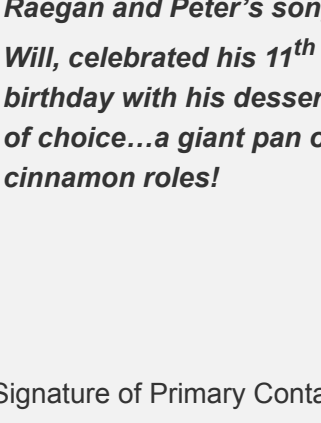


A few members of the DMG team had fun dressing up for Halloween at the annual office soup/chili cookoff.

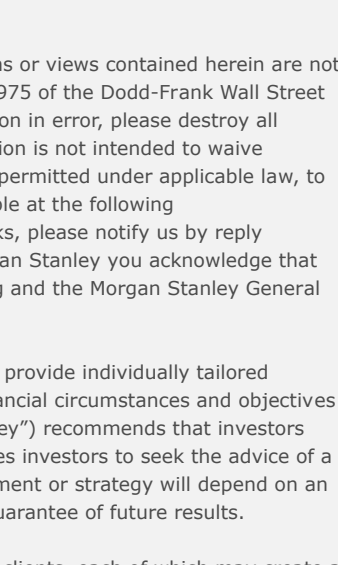
DMG's very own, Matt Jens (aka Ozzy Osbourne), brought home gold in the chili cookoff!



Tom and Karen were in Milwaukee for the Cubs v Brewers playoff game.



Raegan and Peter's son, Will, celebrated his 11th birthday with his dessert of choice...a giant pan of cinnamon rolls!



Raegan and her daughter Reese showed in their last horse show of the season in mid-October. They both had a lot of fun, and Reese came away with a couple high-point awards.

[Signature of Primary Contact]

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