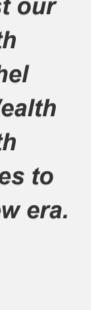


Pictured left to right: Christy Wierich Wealth Management Associate *Financial Planning Specialist, James Baker Financial Advisor, Raegan Wagner Financial Advisor, Matthew Jens Financial Advisor, Stacey Burger Client Service Associate, Tom Hunt, CFP® Financial Advisor, Zach Bouslog, QPFC® Financial Advisor,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

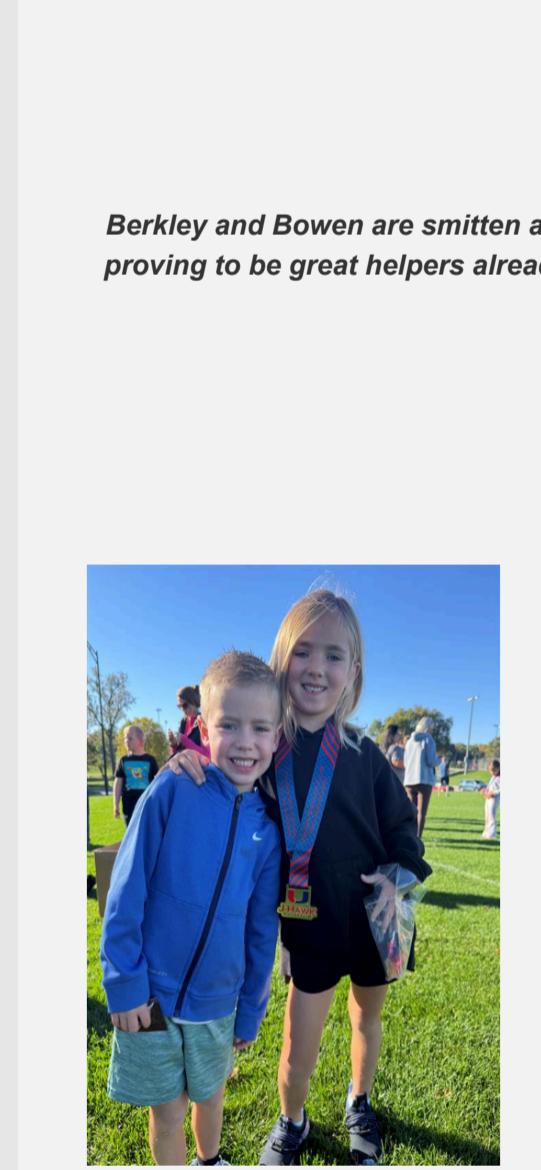
How Cybersecurity Is Reshaping Portfolios

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

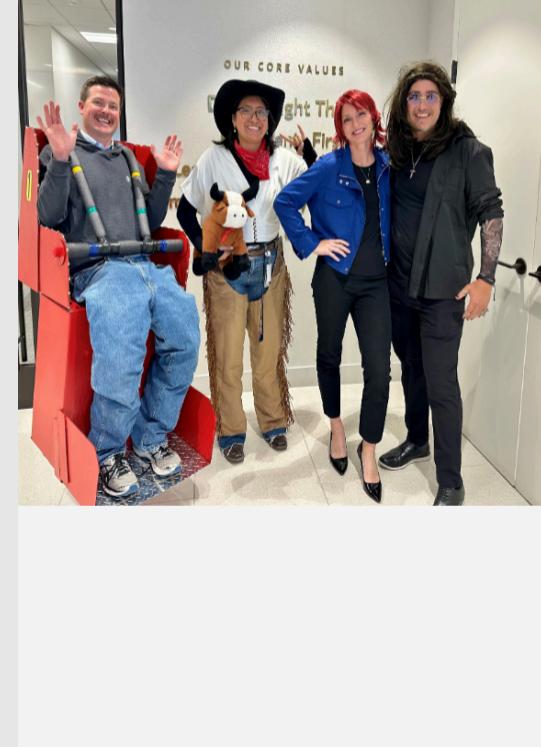


Medicare Open Enrollment Period

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.

[Watch the Replay Here](#)

Lifestyle



Happy Veterans Day

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

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](#)



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