Morgan Stanley

The Des Moines Group
at Morgan Stanley


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 Villalba Torres Client Service Associate.

[Client Preferred Name]

As we step into October, it is a good time to strategically plan for the final quarter of the year. Let's focus on leveraging our strengths and addressing any challenges to ensure a successful close to 2025. Together, we can navigate the complexities of the financial landscape and position ourselves for continued success.

October 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

Tax-Loss Harvesting: How to Make it Work for You Year Round

What is tax-loss harvesting exactly, and how do some investors use it to opportunistically reduce their tax bills?

Learn More

Will Fed Cuts Lower Mortgage Rates?

Even with the Fed rate cut, mortgage rates haven't fallen in step. Explore why the connection isn't automatic, and what factors are keeping borrowing costs elevated.

Learn More

US Housing Market: 10-Year Outlook for Investors

Supply constraints and affordability challenges are remaking the U.S. housing landscape. Where can investors look for growth?

Learn More

Lifestyle

5 Strategies to Use a Bonus or Raise

Have extra money coming in? Here are five ways additional income can help you achieve your financial goals.

Learn More

September Happenings: What Have We Been Up To?

Our team hosted Iowa clients and their families at a Blank Park Zoo Family Day on Sunday, September 7th. Thank you to those that were able make it to the event…it was a pleasure seeing all of you on such a beautiful afternoon! We are looking forward to making this an annual event – so pencil in September 13, 2026 for next year's day at the zoo!

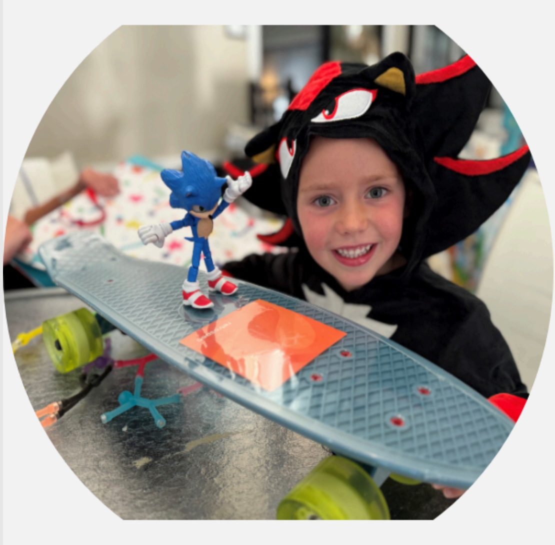

CRC 4875226

Raegan, her mom, and her twin sister attended the annual Hazleton Amish School benefit auction in Hazleton, Iowa at the beginning of September. They look forward to this event every year – great food, a fun auction of Amish goods and antiques, and SO MANY MUMS! One can never have too many mums in the fall!


CRC 4875226

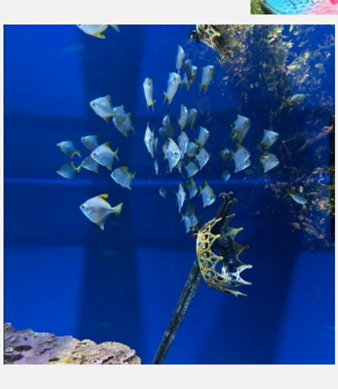
Raegan's daughter rode her pony and carried the flag in the North Polk High School homecoming parade.

As summer comes to an end, the Bouslog Family is ready to welcome baby brother to the mix!



Bowen turned 5 and is currently in his Sonic & Shadow the Hedgehog era.

Berkley has made significant progress on the soccer field this season and is having tons of fun with her friends!



Lisette and her sister had the opportunity to explore the Blue Zoo Aquarium in West Des Moines. Not only were they amazed by the exhibits, but they were also able to interact with all types of animals!


CRC 4875385

Priscilla's mom got a new set of wheels. They went for a spin, enjoying Iowa's warm fall weather

[Signature of Primary Contact]