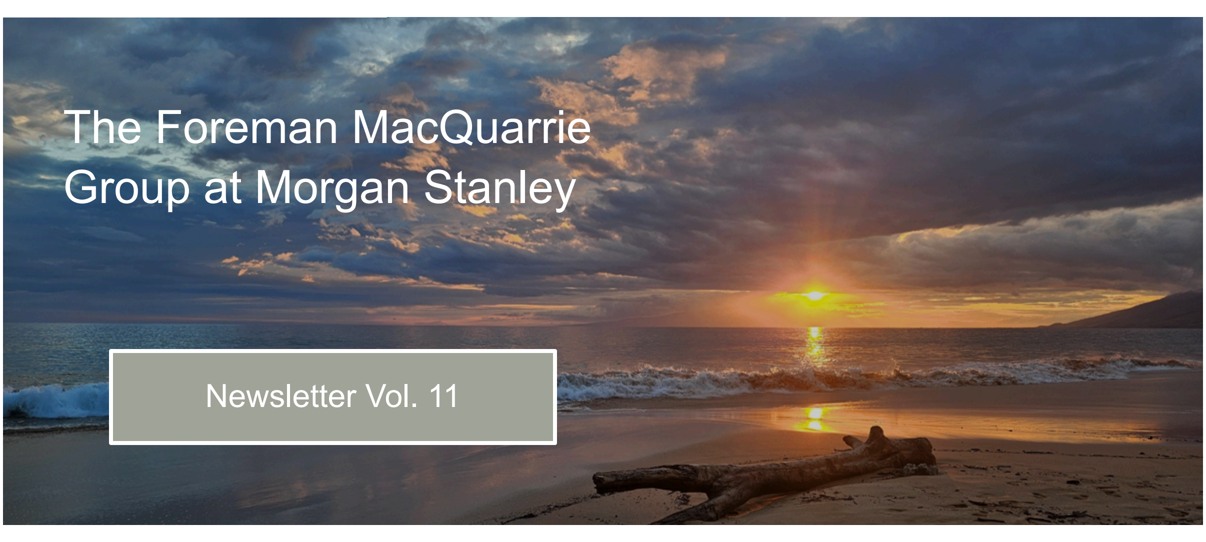
Morgan Stanley Wealth Management



HAPPY FATHER'S DAY

This Father's Day, we're celebrating the dads and father figures who shape our lives through their steady guidance, resilience, and support at home and in our communities.

In one photo, Andrew captures something truly timeless: four generations in one frame. It's a powerful snapshot of family legacy, connection, and the values passed down from one generation to the next.

In the other, we're sharing a special moment from Lake Shasta: Dave spending time with his dad, who's 87 and currently in a neck brace after a recent fall. Even with a few bumps along the way, it's a meaningful reminder that time together and the care we show one another matters most.

To all the fathers, grandfathers, stepdads, mentors, and father figures, thank you for everything you do. Wishing you a Happy Father's Day and a wonderful summer ahead.

INSIGHTS:

2026 Midyear Investment Outlook: Constructive, Not Complacent

AI infrastructure investment is boosting the outlook for risk assets, particularly U.S. equities, despite geopolitical risks. Credit markets could face challenges as companies increase bond issuance.

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On the Markets | Broadening?

Detailed market commentary from Morgan Stanley's thought leaders on topics such as global equities, fixed income, monetary policy and more. Click below for the latest edition of On the Markets.

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3 Tax Questions Every Investor Should Ask

Factoring the impact of taxes into your portfolio and planning decisions can help you to keep more of your hard-earned money.

Learn More

MID-YEAR CHECKLIST 2026

1. Review Your Portfolio

Mid-year is a good time to prepare for what may be ahead for markets. Please reach if you would like to review your portfolio.

2. Check-In On Your Retirement Plan

Given recent market volatility, it's crucial to see how you're tracking toward the goal of a financially secure retirement. A mid-year review is a great time to assess where you stand. If you are off-track, work with me to determine why you may be.

3. Revisit Your Insurance Needs

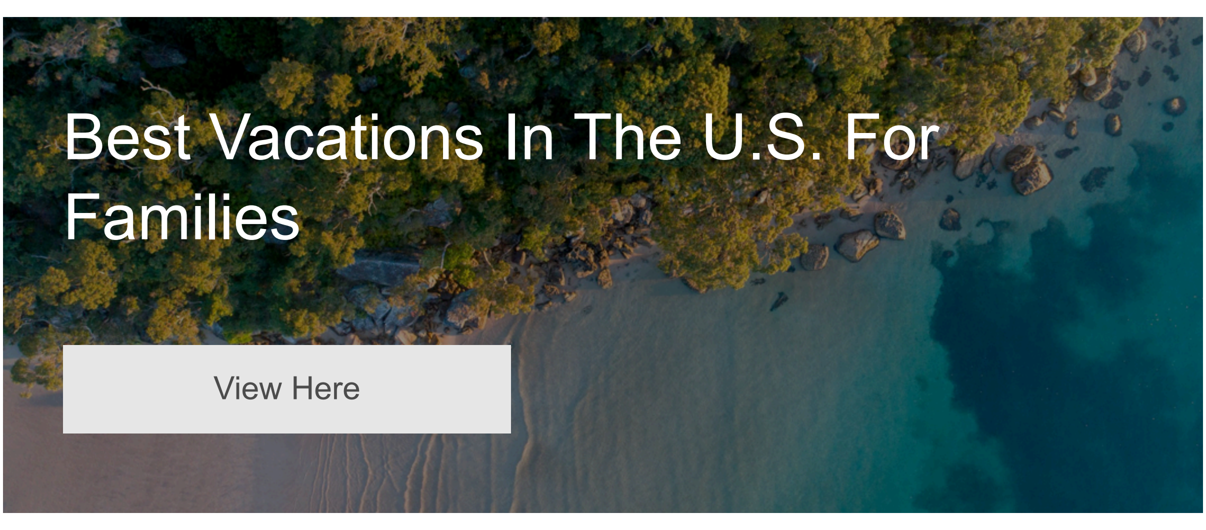
While priorities like budgeting and taxes often take center stage at the beginning or end of the year, summer can be an ideal time to focus on areas of your financial life that may otherwise get overlooked. For many people, insurance coverage is one of those areas.

4. Refresh Your Estate Plan

It's important to periodically review estate planning documents closely, especially if you're in retirement. While often challenging, this type of planning is essential if you hope to ease a difficult process for the people you love and to help ensure that your wishes are respected.

5. Identify New Tax-Savings Strategies

Examining your tax return may reveal opportunities to save money hidden between its lines. You may be surprised by what you find.



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