



The Fox Team at Morgan Stanley

David Fox, CFP®

Brian Lum

Welcome to our August newsletter.

In this edition, we're diving into a few timely and insightful topics, including:

- A [guide](#) to the One Big Beautiful Bill and what it could mean for investors
- The power of [dollar cost averaging](#) in today's market
- Why [financial planning](#) remains essential through all life stages
- Commonly asked questions about our Digital Tools
- And an invitation to join our upcoming Wealth Education for the Next Generation [webinar](#)

We hope you enjoy this month's read.

- David and Brian

Wealth Education for the Next Generation

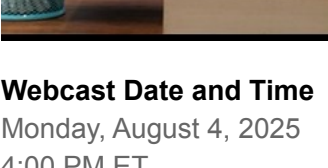
Join us on **Monday, August 4, 2025 at 4:00 - 5:00 PM ET**, as we continue the journey into the world of finance and wealth education. At Morgan Stanley, we believe that knowledge is the key to unlocking future success, and we're excited to share our thought leadership and experience with you!

Webcast Date and Time
Monday, August 4, 2025
4:00 PM ET

[Register Here](#)

Hosted by **Caroline Gundeck, Head of Client and Field Engagement**, and **Charline Burgess, Senior Wealth Education Specialist**, you will learn about financial concepts, investing, and money management in a fun and interactive way.

This session is specifically designed for the "Sandwich Generation". As individuals balancing the dual responsibilities of caring for aging parents and supporting their own children, effective estate planning is crucial.



August Insights



A Guide to Understanding the One Big Beautiful Bill Act

In this report, we dive into the various tax provisions in the recent tax reconciliation bill.

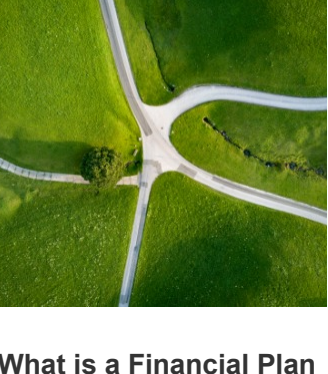
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The Power of Dollar-Cost Averaging

Discover how dollar-cost averaging can help investors manage the temptation to time the market and avoid panic selling.

[Learn More](#)



What is a Financial Plan and Why Do I Need One?

Life changes, and so should your financial plan. Regularly reviewing and updating your plan can help you stay on track and pivot when necessary.

[Learn More](#)

Commonly Asked Questions Morgan Stanley Online App



How do I enroll in Morgan Stanley Online?

To enroll, click [here](#) and select "Enroll in Morgan Stanley Online." You'll need your account number and the last four digits of your Social Security Number (SSN) or Tax ID. If you need help, contact your advisor or call the Morgan Stanley Online Support team at 1-888-454-3965.

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How do I check my account balance and holdings?

Once logged in, go to the Accounts tab. You'll see a summary of all your accounts, including current balances, asset allocations, and positions. To view recent transactions, click into an account and select "Activity" to view recent transactions like deposits, withdrawals, trades, and dividends.

[Learn More](#)



Where can I find my statements and tax documents?

Go to Documents > eDelivery & Statements. You can access monthly statements, trade confirms, and tax forms such as 1099s.

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What is Total Wealth View?

Managing multiple financial accounts across different firms can be complicated. With Morgan Stanley Online, you can link your non-Morgan Stanley accounts and analyze your cash flow all in one place.

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Security Center: How to Protect Yourself Online?

Safeguarding your assets and information is one of our highest priorities, but you also have a critical role to play. Check out our collection of practical takeaways and best practices from our cybersecurity professionals, then explore a few of the ways we help protect you.

[Learn More](#)



What is Digital Vault?

The Morgan Stanley Digital Vault is a secure, online platform for clients to store and share important documents with their financial advisors. It acts as an encrypted repository, leveraging cloud technology from box to facilitate document exchange and collaboration.

[Learn More](#)

The Fox Team at Morgan Stanley



David Fox, CFP®
Senior Vice President,
Financial Advisor,
International Client Advisor



Brian Lum
Vice President,
Financial Advisor

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Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies.

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Indices are unmanaged. An investor cannot invest directly in an index.

For index, indicator and survey definitions referenced in this report please visit the following: <https://www.morganstanley.com/wealth-investmentsolutions/wmir-definitions>

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Morgan Stanley Wealth Management
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

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