

THE HARBOR GROUP NEWSLETTER



Top (from left to right): Iraida Gonzalez, Group Director, Dawn Mazzei, Director of Business Development, Diana Patrascu, Director of Investments, Frank Powers, Group Director, Katherine Khouri, Director of Business Strategy. Bottom (from left to right): Jeffrey Di Napoli, Private Wealth Advisor, Janice Alexander, Financial Advisor, Fitzroy Whyte, Financial Advisor, Richard Frank, Financial Advisor, Corey Fleisher, Financial Advisor, John Vessa, Financial Advisor.

TEAM INSIGHTS



Welcome Libby Miller!

We're proud to announce the newest Partner of The Harbor Group at Morgan Stanley, Libby Miller.

Libby joins the team as a Financial Advisor, bringing deep experience and a client-first approach. Please join us in welcoming Libby—we're excited to have her as part of The Harbor Group.

Libby is known for her thoughtful, strategic approach and ability to help clients see the bigger picture when navigating complex financial decisions. As a CFP® and CDFA®, she advises individuals and families on coordinated investment, estate, and planning strategies tailored to their lives and long-term goals. She serves as a long-term advisor to multi-generational families, helping coordinate across advisors and bring clarity and organization to their financial lives.

Libby advises clients across investment strategies in both public and private markets, estate and wealth transfer planning strategies, tax-aware strategies, cash management and lending, and risk management.

Libby joined Morgan Stanley in 2013 through the firm's competitive two-year Wealth Management Rotational Analyst Program. The program provided her with a holistic view of the wealth management business and a deep understanding of the products and services offered to Morgan Stanley clients. Following the Analyst Program, Libby worked as a Wealth Advisory Associate, collaborating with financial advisors and their clients to create comprehensive financial plans.

She has been named to Forbes' Top Next-Gen Wealth Advisors Best-in-State (2025) and Top Women Wealth Advisors Best-in-State (2026) lists.

Libby resides in Manhattan with her husband and their Cavapoo, Rapha. In her free time, she enjoys playing padel, getting lost in a novel, and going to the latest workout classes.

2025 Forbes Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-In-State
Source: Forbes.com (Awarded Aug 2025) Data compiled by SHOOK Research LLC based on time period from 3/31/24–3/31/25.

2026 Forbes America's Top Wealth Advisors and Best-In-State Wealth Advisors
Source: Forbes.com (Awarded April 2026) Data compiled by SHOOK Research LLC for the period 6/30/24-6/30/25.

[Awards Disclosures](#)

Market Commentary

Q3 2026

Detailed commentary from the thought leaders of The Harbor Group at Morgan Stanley on topics such as global equities, fixed income, monetary policy and more.

[READ THE FULL ARTICLE](#)

The Harbor View

Congratulations!

Thank you to Barron's for recognizing The Harbor Group at Morgan Stanley on their 2026 Top 250 Private Wealth Management Teams List.

Source: Barron's - Awarded May 2026. Data compiled by Barron's for the time period from Jan 2025 - Dec 2025
<https://www.morganstanley.com/disclosures/awards-disclosure/>

[BARRON'S 2026 LIST](#)

2026 Midyear Investment Outlook

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.

[READ MORE HERE](#)



To Learn more about our team, please visit our website:

[Harbor Group Website](#)

NOTICE: Morgan Stanley is not acting as a municipal advisor and the opinions or views contained herein are not intended to be, and do not constitute, advice within the meaning of Section 975 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Mistransmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following <https://www.morganstanley.com/disclaimers>. If you cannot access these links, please notify us by reply message and we will send the contents to you. By communicating with Morgan Stanley you acknowledge that you have read, understand and consent, (where applicable), to the foregoing and the Morgan Stanley General Disclaimers.

Please see our [Privacy Pledge](#) for details about how Morgan Stanley handles personal information.

If you would like to update your email preferences or unsubscribe from marketing emails from Morgan Stanley Wealth Management, you may do so [here](#). Please note, you will still receive service emails from Morgan Stanley Wealth Management.

Not all products and services may be available to persons living outside of the United States.

This material has been prepared for informational purposes only. It does not provide individually tailored investment advice. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. Morgan Stanley Smith Barney LLC ("Morgan Stanley") recommends that investors independently evaluate particular investments and strategies and encourages investors to seek the advice of a Morgan Stanley Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Past performance is no guarantee of future results.

Alternative investments are often speculative and include a high degree of risk. Investors can lose all or a substantial amount of their investment. They may be highly illiquid, can engage in leverage, short-selling and other speculative practices that may increase volatility and the risk of loss, and may be subject to large investment minimums and initial lock-ups. They may involve complex tax structures, tax inefficient investing and delays in distributing important tax information. They may have higher fees and expenses that traditional investments, and such fees and expenses can lower the returns achieved by investors.

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

The use of the CDFA® designation does not permit the rendering of legal advice by Morgan Stanley or its Financial Advisors which may only be done by a licensed attorney.

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Morgan Stanley Smith Barney LLC is a registered Broker/Dealer, Member SIPC, and not a bank. Where appropriate, Morgan Stanley Smith Barney LLC has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Investment, insurance and annuity products offered through Morgan Stanley Smith Barney LLC are: NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A BANK DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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

©2026 Morgan Stanley Smith Barney LLC. Member SIPC.

CRC5752485 7/2026