August Newsletter

Cheryl Harmelin, Financial Advisor; Robert Harmelin, Financial Advisor

Review My Account | Financial Tools | Thoughts On The Market

We trust you have had a wonderful summer so far. As the summer begins to wind down, we wanted to share a few reminders. As always if you know anyone who may benefit from this newsletter, please forward it. If you need anything, please reach out.

529 Plans: A Powerful Tool to Save for Education

With education costs rising, paying for college has become a major life expense that requires smart planning. Find answers to key questions here.

Read Article Here>

Viewing Your Home as an Asset

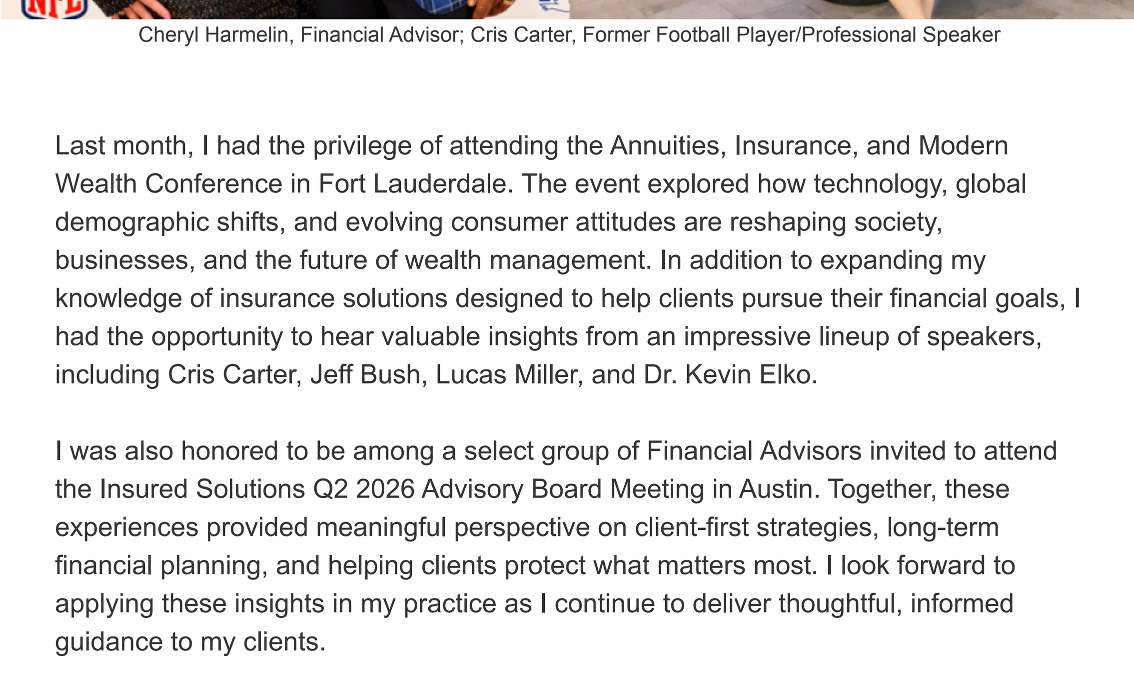
Home buying season typically picks up in the spring and summer, when more listings come to market and families aim to move before the new school year. That added inventory can create more choice, but it can also mean more competition, faster timelines, and less room to negotiate in some markets.

A few practical tips can help you stay prepared and confident:

- **Get pre-approved early** (not just pre-qualified) so you understand your budget range and can move quickly when the right home appears.
- **Define your “must-haves” vs. “nice-to-haves”** ahead of time to avoid decision fatigue and keep emotions from driving the process.
- **Plan for the full cost of ownership**, including taxes, insurance, maintenance, and potential HOA fees
- **Keep flexibility in your timeline and terms** where possible; in competitive periods, strong offers often combine price with clean, realistic contingencies and reliable financing.
- **Lean on experienced professionals** to help you evaluate tradeoffs and avoid costly surprises.

Helping a Loved One Buy a Home	How to Buy a New Home While Selling Your Old One	Don’t Wait for Housing Affordability to Recover
Read More	Read More	Read More

Last Month's Highlights



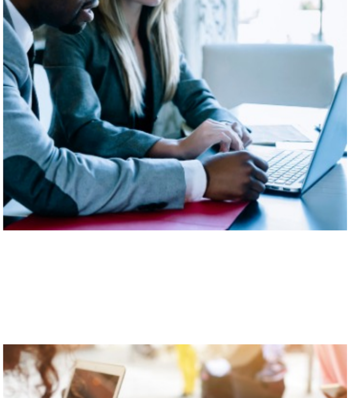
Cheryl Harmelin, Financial Advisor; Cris Carter, Former Football Player/Professional Speaker

Last month, I had the privilege of attending the Annuities, Insurance, and Modern Wealth Conference in Fort Lauderdale. The event explored how technology, global demographic shifts, and evolving consumer attitudes are reshaping society, businesses, and the future of wealth management. In addition to expanding my knowledge of insurance solutions designed to help clients pursue their financial goals, I had the opportunity to hear valuable insights from an impressive lineup of speakers, including Cris Carter, Jeff Bush, Lucas Miller, and Dr. Kevin Elko.

I was also honored to be among a select group of Financial Advisors invited to attend the Insured Solutions Q2 2026 Advisory Board Meeting in Austin. Together, these experiences provided meaningful perspective on client-first strategies, long-term financial planning, and helping clients protect what matters most. I look forward to applying these insights in my practice as I continue to deliver thoughtful, informed guidance to my clients.

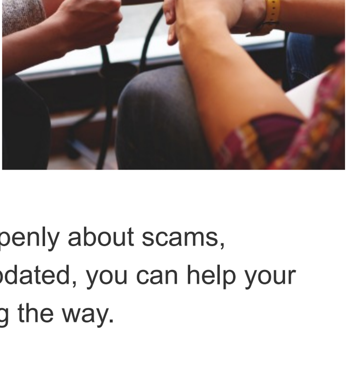
Cybersecurity:
A Family Member’s 3-Step Guide

1. Start the Conversation: Spot Social Engineering Scams



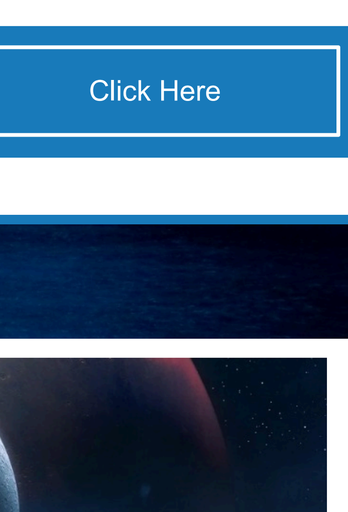
It can be difficult to raise the topic of elder fraud, so begin by emphasizing that anyone can be targeted, often through unsolicited calls, emails, texts or social messages that create urgency, fear or secrecy, including impersonation and romance scams. Encourage loved ones to disengage safely (only respond to recognized numbers, verify by calling back using an official number, avoid unknown links/attachments, and block unsolicited texts), and if you suspect a compromise, act quickly by changing passwords and notifying their financial institutions.

2. Boost Account Security



Help your loved one protect the accounts they use most like email, social media, and financial accounts by using strong, unique passwords and enabling multi-factor authentication. Tighten social media privacy settings, and consider adding a Trusted Contact to Morgan Stanley accounts as an extra layer of protection if we can’t reach the client or have concerns about well-being or possible financial exploitation (the Trusted Contact can’t act on the account).

3. Secure Devices, Apps & WiFi

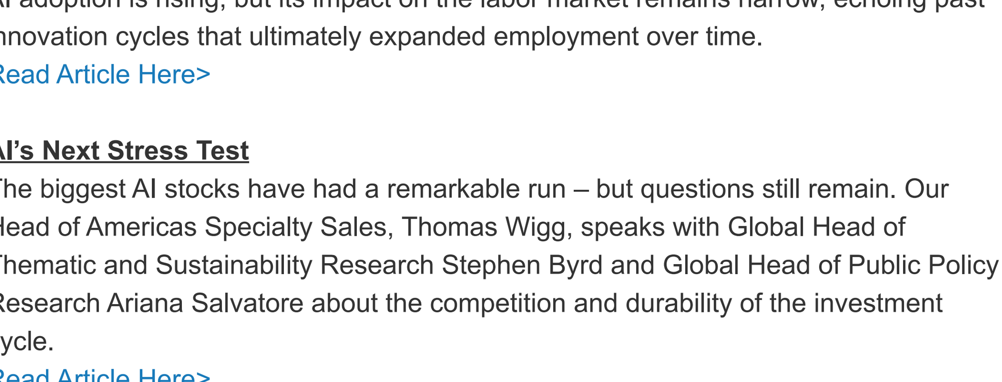


Take inventory of your loved one’s internet-connected devices and remove any they no longer use, then keep remaining devices protected by turning on automatic software updates and enabling auto-lock with a passcode. Review installed apps and privacy permissions so apps only access what they need, and secure the home Wi-Fi router by changing the default administrator login to strong, unique credentials.

Cybersecurity can be a shared family routine. By talking openly about scams, strengthening account protections and keeping devices updated, you can help your loved one stay safer online while building connection along the way.

Read Full Article about Cybersecurity | Click Here

Artificial Intelligence Roundup



With change in AI moving at a rapid pace, we wanted to share a set of timely insights into how Artificial Intelligence is shaping business strategy, operating models, technology investment, and the broader risk and regulatory landscape. This AI Roundup brings together several recent articles to help cut through the noise highlighting what’s new, what’s material, and what may be coming next.

AI and Jobs: Limited Disruption So Far
AI adoption is rising, but its impact on the labor market remains narrow, echoing past innovation cycles that ultimately expanded employment over time.
Read Article Here>

AI’s Next Stress Test
The biggest AI stocks have had a remarkable run – but questions still remain. Our Head of Americas Specialty Sales, Thomas Wigg, speaks with Global Head of Thematic and Sustainability Research Stephen Byrd and Global Head of Public Policy Research Ariana Salvatore about the competition and durability of the investment cycle.
Read Article Here>

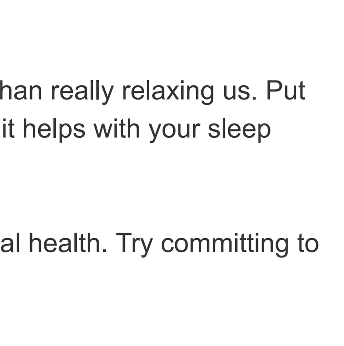
How AI, Capital Deployment and Consumer Resilience Are Reshaping Finance
Steady consumer trends, large-scale AI investment and the evolving role of private credit are driving new opportunities—and new competition—across financial institutions.
Read Article Here >

August is National Wellness Month

As the summer winds down, we wanted to include some tips and tricks for returning to routine, prioritizing your health, and enjoying the rest of the season.

Forming new habits that actually stick is easier when you "habit stack." This means adding a new habit to a routine you already do like drinking an extra cup of water with your usual morning coffee or walking a block further on your regular daily walk. Small changes like these can help you take care of both your body and mind.

Check out the Mayo Clinic's guide to improving your health one day at a time.



Read Here

More wellness ideas to consider this August:

- Try a new fruit, vegetable, or recipe
  - It's easy to get stuck in routines, especially when it comes to cooking. Incorporating a vegetable you haven't tried in a while, or an interesting fruit is a great way to eat vital vitamins and minerals. Check out your farmer's markets or health foods store for ideas.
- Try a screen-free evening
  - Sometimes being on our phones distracts us, rather than really relaxing us. Put your phone or laptop away for the evening and see if it helps with your sleep schedule.
- Walk during your breaks, after work, or in the morning.
  - Moving helps your mental health, not just your physical health. Try committing to walking just 15 or 20 minutes when you can.
- Check out a new restaurant or café
  - Exploring your local food scene is an easy way to get out of the house, maybe enjoy a seat outside, and spend time with your loved ones.

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