

## Q3 Updates: Sizzling Summer Trends

As we step into the third quarter, we are excited to bring you our latest client newsletter, which contains timely insights on cyber security, financial planning, key policy shifts and recent market trends.

Furthermore, we wanted to highlight a successful Morgan Stanley x MUFG Alliance event that our team recently hosted with the goal of building, strengthening, and growing the strong alliance of both great institutions.

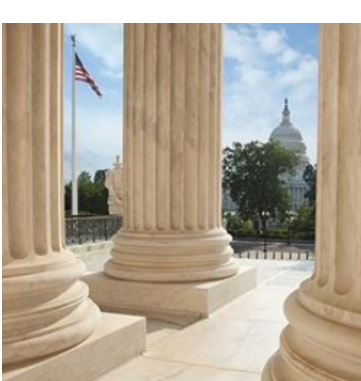
Best regards,

The Intersect 360 Group at Morgan Stanley



[Morgan Stanley x MUFG]

## - Market Updates -



### An Investor's Guide to the New U.S. Tax Law

By Monica Guerra and Daniel Kohen

The One Big Beautiful Bill Act delivers a lower corporate tax burden that could boost certain U.S. equity sectors, but it also raises concerns over rising U.S. deficits and higher rates.

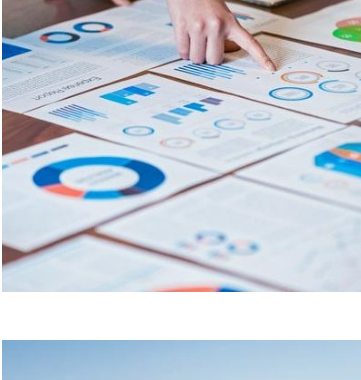
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### Client Event Replay: US Policy Pulse

How might global tensions and U.S. policy impact your investment decisions? Morgan Stanley thought leaders recently discussed policy updates and key developments to look out for. Register to view the replay [here](#).

[Watch Here](#)



### Financial Planning: Mid-Year Checklist

Changes in the market or shifts in your personal circumstances may require adjustments to your financial plan. Here's a mid-year checklist to help get you started.

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### Travel Cybersecurity: Staying Safe on Vacation

Help protect yourself on your next trip with these cybersecurity tips.

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### 529 Plans and More: Ways to Pay for College

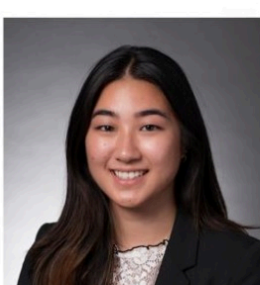
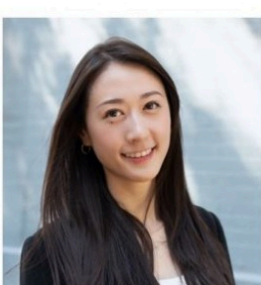
A 529 Plan is a great way to invest for future education costs, but there are also other options to raise the funds you need.

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## The Intersect 360 Group



From L to R: Amanda Voie<sup>1</sup>, Christian Wennes<sup>2</sup>, Jeffrey Isaac<sup>3</sup>, Kevin Oakes<sup>4</sup>, Todd Gutkin<sup>5</sup>, Seth Coren<sup>6</sup>, Scott Coren<sup>7</sup>, Jake Rodriques<sup>8</sup>, Pierce Donegan<sup>9</sup>, Michael Ganley<sup>10</sup>, Shatavia Milton<sup>11</sup>, Scott Litner<sup>12</sup>



Not Pictured: Elizabeth Harrigan<sup>13</sup>, Ina Tanami<sup>14</sup>, Akane Ohara<sup>15</sup>

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- 3: Jeffrey Isaac, CRPS® - Business Development Director
- 4: Kevin Oakes, CFP®, CRPC®, CRPS® - Assistant Vice President, Business Development Associate
- 5: Todd Gutkin, CRPS® - Senior Vice President, Financial Advisor, Corporate Retirement Director
- 6: Seth Coren, CFP®, CRPS® - Managing Director, Private Wealth Advisor, Family Wealth Director
- 7: Scott Coren, CFA - Executive Director, Financial Advisor, Senior Portfolio Management Director
- 8: Jake Rodriques, CFP®, QPFC - Financial Advisor, Financial Planning Specialist
- 9: Pierce Donegan - Registered Associate
- 10: Michael C. Ganley, CFP® - Vice President, Wealth Management Associate
- 11: Shatavia Milton - Wealth Management Associate
- 12: Scott Litner - Executive Director, Financial Advisor, Global Sports and Entertainment Director
- 13: Elizabeth Harrigan - Business Development Associate
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