Morgan Stanley　　　　Wealth Management

HAPPY FATHER'S DAY!

In honor of Father's Day, we're sharing a few special moments from our team—photos featuring our kids, our dads, and the father figures who've helped shape who we are.

This is a time to celebrate of all the ways "fatherhood" shows up: the everyday encouragement, steady guidance, laughter, lessons, and support that makes a lasting impact.

Whether you're a father, have a father, are remembering one, or are grateful for someone who stepped in as a mentor or father figure, we hope these photos serve as a warm reminder of the relationships that matter most. From all of us, we wish you a meaningful Father's Day.

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.

Read Here >

Understanding IPOs: From Prospectus to Participation

For investors, IPOs can offer early access to innovative companies, but they come with risks. Here's what to know about investing in companies that are going public.

Read Here >

The Alts Report

Hear from industry innovators across Morgan Stanley Wealth Management leadership and fund manager partners as they discuss the trends and opportunities shaping the alternative investments landscape.

Listen Here >

MID-YEAR 2026 CHECKLIST

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.

FROM OUR TEAM

As our valued client, we sincerely thank you for your continued trust and support.

Pictured above from left to right: Thomas Aguna - Portfolio Associate, Winona Livingston - Wealth Management Associate, Michael Algarin - Financial Advisor, Damon Johnson - Financial Advisor, Danielle Barabino - Wealth Management Associate, Ryan Beddeo - Financial Advisor

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