

## The Johnson Group at Morgan Stanley May Newsletter

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### TEAM UPDATE

We're excited to share some wonderful personal news from our team: Ryan recently welcomed his daughter, **Bergen Joanne Beddeo**, born on **April 21st**. Bergen arrived weighing **7 pounds, 15 ounces**, and both mom and baby are doing well. Please join us in congratulating the Beddeo family on their newest addition—we're wishing them all the best as they settle into this special new chapter!



### FINANCIAL TIPS FOR GRADUATES, STUDENTS, AND FAMILIES

As graduation season arrives, we wanted to say congratulations to all the students crossing the finish line this year and to the parents who have supported them every step of the way.

Even if you're not celebrating a graduation this summer, this is still a natural moment to pause and reflect as the academic year winds down and start thinking about what comes next.

With that in mind, we wanted to share some practical insights, tips, and information on building strong financial habits—whether you're a current student, entering the work force, or a parent supporting along the way.

[Using Credit Wisely](#)
[Investing 101](#)
[Your First Job](#)

### INVESTOR RESOURCES

#### Geo Policy Pulse: 2026's Global Elections



In the first edition of Geo Policy Pulse, the Global Investment Office looks at how 2026's global elections may shape markets and the policy backdrop for investors. Read this report for insight into where policy shifts may emerge and what they could mean for the investment landscape.

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#### Mega Themes Converge to Outperform Markets



Morgan Stanley's four key investment themes for 2026—AI & Tech Diffusion, the Future of Energy, a Multipolar World and Societal Shifts—are beating benchmarks as their intersections accelerate market impact.

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#### 5 Ways to Spring-Clean Your Finances



A lot can pile up over a year, or just a season. Here are five tips to help you tidy up, declutter and organize your finances this spring.

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#### Midterm Elections, Affordability, and the Fed



Listen to our financial podcast, featuring perspectives from leaders within Morgan Stanley and their perspectives on the forces shaping markets today.

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## On the Markets Living in the MO-ment

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### FROM OUR TEAM

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



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