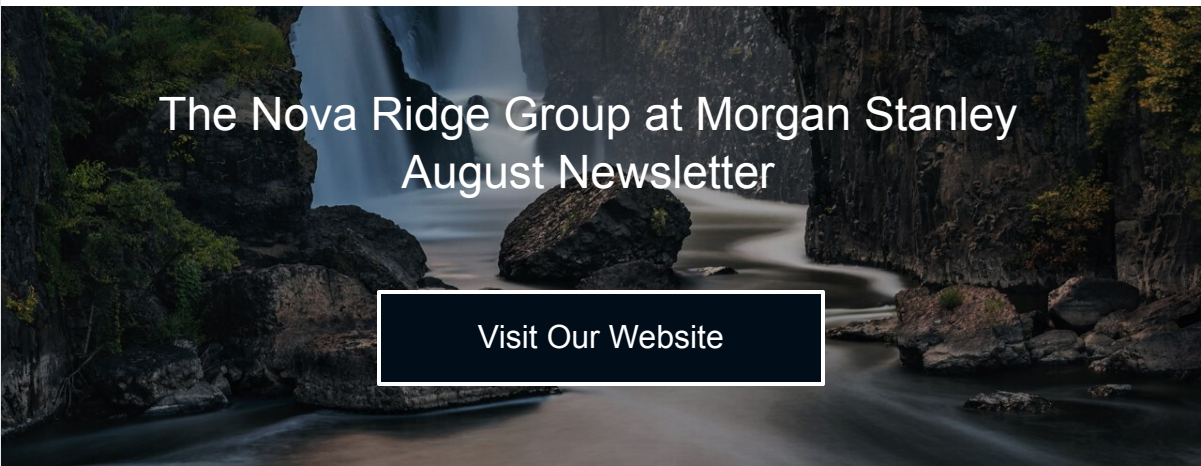




The Nova Ridge Group at Morgan Stanley August Newsletter

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BACK TO SCHOOL

As students head back to school, it's a great time for families to think about another important lesson: financial literacy.

Talking to children about money early can help them build healthy, realistic financial habits for the future. From everyday budgeting conversations to saving for education, small discussions today can help prepare the next generation for tomorrow's opportunities.

Wishing students, parents, and educators a successful school year ahead!

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INSIGHTS



Market Signals: Rates, Earnings and Private Markets

Our market signals for stocks, bonds and alternatives in the second half of 2026 expects growth, inflation and interest rates to settle at higher levels.

[View Here >](#)



Affordability Could Tip Tight Midterm Elections

With control of the House on a knife's edge, voters' perceptions of the economy could determine which party prevails, with implications for multiple sectors.

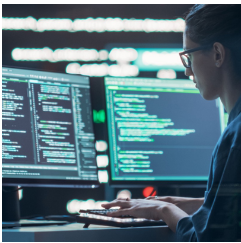
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An Odyssey Through Market History

Looking at clues from the past, our Global Head of Fixed Income Research Andrew Sheets examines how the recurring themes—from deregulation to volatility—are shaping markets and why every cycle still takes its own path.

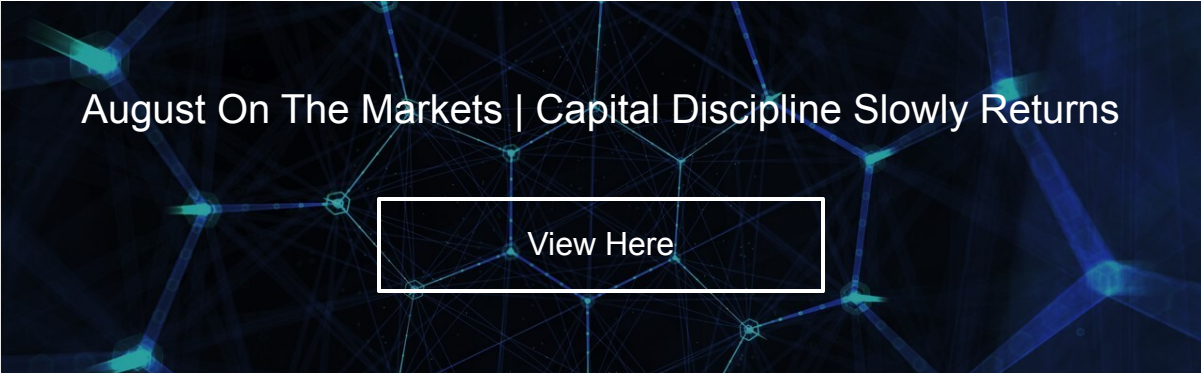
[Listen Here >](#)



Buying the AI Infrastructure Dip

Following recent drops in AI infrastructure stocks, Morgan Stanley Research revisits key debates and suggests ways for investors to play the dip.

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August On The Markets | Capital Discipline Slowly Returns

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Pictured above from left to right: Scott Johnson - Senior Registered Associate, Melissa Barajas-Gutierrez - Senior Client Associate, Warren Duff - Financial Advisor, Kelly Peterson - Financial Advisor.

[Signature of Primary Contact]

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