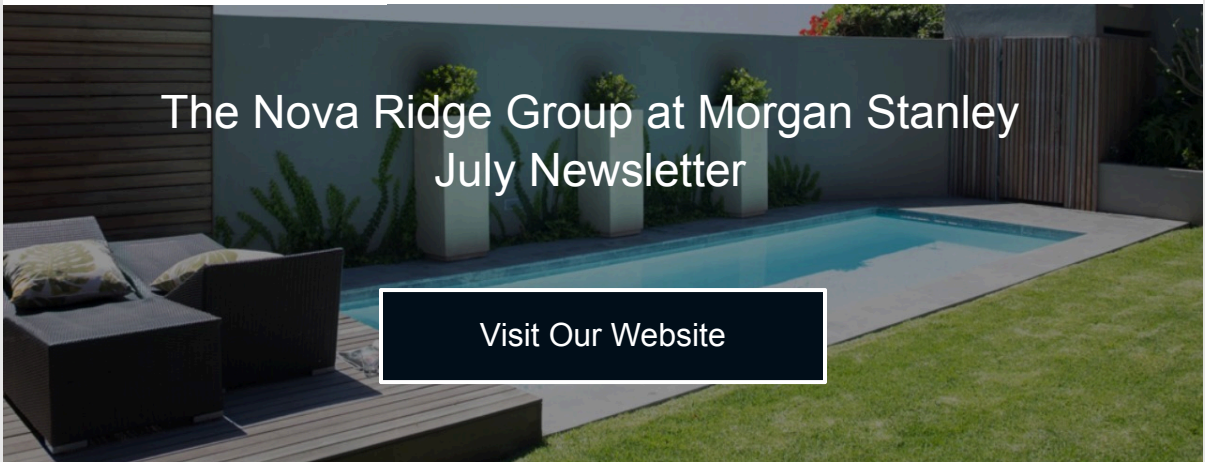




The Nova Ridge Group at Morgan Stanley July Newsletter

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SUMMER TRAVEL TIPS

As summer travel picks up, we wanted to share a few quick tips to help you travel safely and smoothly:

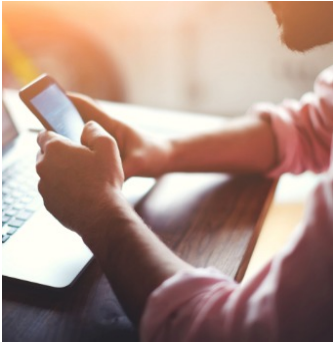
- Share your itinerary with a trusted contact and keep digital/printed copies of key documents.
- Use strong passwords and avoid public Wi-Fi for banking or sensitive logins (use a hotspot/VPN if available).
- Set up account alerts and keep card issuer contact numbers handy in case of lost/stolen cards.
- Keep valuables secure and stay aware of local advisories and weather.

Wishing you safe travels, let us know if you'd like a quick check-in before you go.



Financial Tips for Summer Vacations

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Stay Cybersafe on Vacation

[Read More](#)



How to Save Money on Last-Minute Travel

[Read More](#)

INSIGHTS



July Market Essentials

The latest Market Essentials is here. This quarterly resource breaks down market movements and trends in a digestible way. The content in these slides is tailored to the everyday investor who wants to stay informed about what is driving markets without getting bogged down in financial jargon.

[View Here >](#)



Where Macro Meets Micro: Investing Through Structural Change

Morgan Stanley's Macro ↔ Micro Markets Forum examined how AI, geopolitics and shifting capital flows are creating new opportunities across markets and asset classes.

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July On The Markets | Reflections and Projections at Midyear

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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.

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