

## Investor Insights | October 2025

# Getting the Most Out of **Retirement Distributions**

Discover how planning for required minimum distributions from retirement accounts can help you fund future needs and support loved ones.

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## Seeking to Achieve Your Savings Goals

It's a great time to reflect on your savings strategy. Whether you're planning for retirement or seeking to optimize your current distributions, there are always ways to help make your money work harder for you.



When to Claim Social Security

Deciding when to claim Social Security can have a significant effect on your retirement income. Learn how to help maximize your benefits.

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### Many people use the terms "savings" and "investing"

Is It Better to Save or Invest?

interchangeably. While these two concepts are related, they aren't exactly equal.

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### As Al becomes part of our daily lives, cybercriminals are

Avoiding Al Scams

also leveraging the technology to carry out a new wave of scams.

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### Celebrating 90 Years This month, Morgan Stanley is celebrating its 90th year

by looking to the future and honoring the past.

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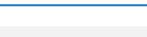
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