

Morgan Stanley

PRIVATE WEALTH MANAGEMENT

## **“An Investment in Knowledge Pays the Best Interest”**

**By Peter Collazo, Investment Consultant**

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As we conclude the first half of 2025, the market trend has been one of uncertainty giving way to confidence. A new administration, fresh policy priorities, and trade tensions initially brought turbulence. Investors pulled back, unsure of how the president’s agenda would shape the economic landscape. But as clarity emerged—on tariffs, on fiscal direction, on America’s stance abroad—confidence returned, and markets pushed through volatility to new highs.

This resilience is a reminder of Benjamin Franklin’s timeless wisdom: “An investment in knowledge pays the best interest.” In today’s terms, knowledge is not just about information—it’s about discernment. Understanding where policy meets opportunity, and where risk must be managed, is what allows investors to navigate uncertainty and potentially benefit from it.

Nowhere is this more evident than in the rise of artificial intelligence. Often described as the “Fourth Industrial Revolution,” AI is transforming industries, driving productivity, and reshaping business models. While its impact is already profound, the pace of change will only accelerate. History shows that revolutions in technology bring both great fortunes and great risks—disciplined investors understand not to chase the excitement blindly, but to recognize where durable value is being created.

This is where diversification matters. The temptation is to concentrate portfolios around the “story of the moment”—and there is no doubt that AI is this decade’s defining story. But prudent strategy spreads exposure across sectors, asset classes, and geographies. Just as Franklin championed preparation, investors can manage their future by maintaining balance. Diversification does not mute growth.

Looking forward, the second half of 2025 will undoubtedly bring new challenges. Policy shifts, geopolitical developments, and the natural rhythm of markets will test investor patience. But as the first half has shown, volatility often conceals opportunity. By staying invested, disciplined, and diversified, investors can be better positioned to turn today’s uncertainty into tomorrow’s progress.

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### About Peter Collazo



Peter's role as an Investment Consultant is the culmination of his 15 years in the financial services industry. With a robust background of positions spanning Lead Operations Controller and Senior Registered Associate, he has honed his skills in operational intricacies and financial analytics.

In his current capacity, Peter goes beyond conventional expectations, fortifying client relationships with an arsenal of market insights and product knowledge. He tailors financial solutions for high-net-worth and ultra-high-net-worth clients, staying ahead in an ever-evolving financial environment.

Working directly alongside Andrew Schultz, Private Wealth Advisor at the Schultz Group, Peter leads initiatives to streamline service models. He demonstrates a keen understanding of high-net-worth clients’ nuanced needs and concerns.

Peter is an avid WW1 and WW2 historian. He graduated from Florida International University with a bachelor’s degree in interdisciplinary studies and holds his Series 7, Series 63, and Series 65 licenses.

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