



Dear Valued Clients and Friends,

Welcome to our October newsletter.

We're excited to announce the launch of our team The Solaria Group at Morgan Stanley!

The Solaria Group at Morgan Stanley is a global team offering wealth management that has no borders and is mindful to our planet.

With offices in Menlo Park, CA, Scottsdale, AZ and New York, NY we offer our collective wisdom to serve our clients.

Our mission is simple: **to help you live the life you want to live.** Please click [here](#) to visit our website.

Below we've put together insights on the recent Fed rate cuts, the upcoming election and some great tips to begin preparing for the year ahead.

Please reach out with any questions or to schedule a meeting.

Best regards,

Ross

[Schedule a Meeting Here](#)

October Insights



Fall Financial Tips: Planning for the New Year

Learn the money you can make this fall to set yourself up for success in 2025 and beyond. Find tips on investing, taxes, charitable giving and more.

[Read More >](#)



What's Next After the Fed's Rate Cut

The rate cut could bode well for an economic soft landing, but now companies will need to deliver on ambitious earnings growth. Here's why.

[Read More >](#)

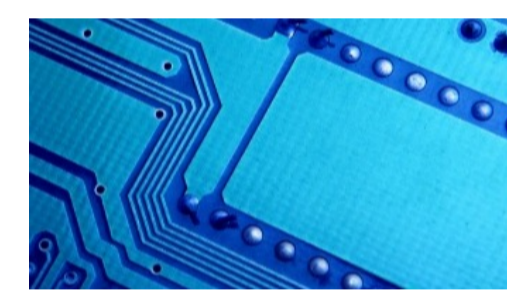


U.S Policy Pulse

We are officially entering the final 40 days leading up to the 2024 election. With all its twists and turns, the election's results, both in the White House and Congress, will have significant implications for tax and trade policy, debts/deficits and continued geopolitical unrest.

[Read More >](#)

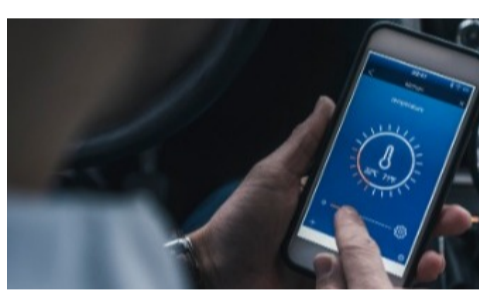
Cybersecurity Awareness Month



Maintain Good Cybersecurity Habits

Discover three ways you can help improve your personal cybersecurity habits by reducing the risk of identity theft, malware and fraud.

[Read More](#)



What To Do If You've Been Hacked

While you can't eliminate the risk of being a victim of a cybercrime, learn how to react if your identity, accounts, or information is compromised.

[Read More](#)

Upcoming Events



Wealth Education for the Next Generation

Tune in to "Entrepreneurship 101: Turning Ideas into Profit" on November 4th, the next session in our Wealth Education for the Next Generation series. Learn about potentially launching your own business, the importance of building a reliable team, and how to implement robust business structures for long term success.

[Register Here](#)

Year-End Giving: Key Philanthropic Strategies from Exchange 2024

Earlier this year, Morgan Stanley held our signature philanthropy event, [Exchange 2024: Imagine the Possibilities](#). The conference, now in its ninth year, is a day filled with innovation, partnering and collaboration and featured panel discussions producing impactful and informative conversations between individual philanthropists, foundation leaders, nonprofit founders and visionaries.

As we approach the year-end giving season, I wanted to share [key philanthropic strategies](#) and [access to the recorded sessions](#) from the event. I hope you find them helpful.

Team Updates

The Solaria Group Website is Now Live!

We invite you to explore our website, it is designed to provide you with valuable tools, resources, and insights we've made available.

We look forward to continuing our journey together!

[Website](#)



Ross's Journey Through Portugal and the UK

Ross's recent travels took him from the stunning rooftop views at the Michelin-starred Suba in Lisbon, where he enjoyed an unforgettable 4-hour dinner, to the ancient mystery of Stonehenge in Salisbury, UK. His journey blended the modern culinary excellence of Portugal with the timeless history of the United Kingdom, offering a unique and enriching experience.

Monthly Quote

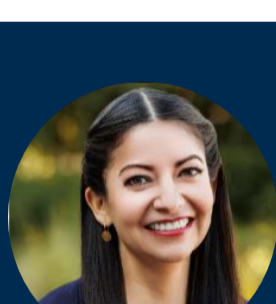
"We make a living out of what we get. We make a life out of what we give" - Winston Churchill



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The Solaria Group at Morgan Stanley

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