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[Client Preferred Name]

As autumn settles over Cape Cod and the leaves turn, it's a fitting reminder of how change can bring both beauty and opportunity. This October, we're taking a look at some of the major shifts shaping our financial landscape. Artificial intelligence is advancing rapidly, with the potential to touch nearly every occupation—and early research suggests it could be a net positive for employment growth and the markets. At the same time, the U.S. housing landscape is being reshaped by supply constraints and affordability challenges, factors that will influence where and how to invest over the next decade.

To help keep you informed, don't miss the latest episodes of Morgan Stanley's Thoughts on the Market podcast, where our experts share timely, concise insights into global market trends and economic developments.

Much like the season itself, change in the markets can be both brisk and invigorating. Here's to making the most of the opportunities ahead this fall. If you'd like to discuss any of these insights further, please don't hesitate to reach out.

[Signature of Primary Contact]

CLIENT INSIGHTS

AI Could Affect 90% of Occupations

AI is changing the nature of work, but it could be a net positive for employment growth—and the stock market.

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Morgan Stanley Wealth Management
2000 Westchester Avenue, Purchase, NY 10577-2530 USA