Morgan Stanley Wealth Management

Review My Account | Financial Tools | Thoughts on the Market

Welcome to our July Newsletter! In this edition we have included timely articles to help you prepare for summer. We have included personal finance resources, our most recent team update, and a link to the firm's travel guide. As always, please reach out to our team if you would like to discuss the current market conditions or review your financial plan.

Personal Finance Resources

The Difference Between Saving and Investing

Saving and investing are two very different financial strategies. Once you understand the difference between saving and investing, you may do a better job of managing your money. Why? You'll have a better grasp on when it's appropriate to save money, when it's better to invest, and which financial products are right for each goal.

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Financial Tips for Summer Vacations

Summer vacation is a time to relax and get away from it all. But there are key financial considerations to keep in mind to help protect yourself—and your wallet—when you're on the road. From protecting against fraud to planning for the unexpected, here are some tips to help you prepare.

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A Simple Six-Step Retirement Checkup

The markets have taken investors on a wild ride this year, and the volatility appears poised to continue amid an uncertain economy. Still it is important to remember that periodic volatility is a normal part of investing. Whenever it arises, it's important to check your current retirement plan to confirm that you're on track to meet your investment goals.

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From the Team

Spring Lake 5 Mile Charity Run

This past month our very own Jenny Hoffman took on *The Spring Lake 5 Mile Run*. The annual race is a major fundraising event for local charities. Since 2002 the event has raised over $3.7 Million. Please help us congratulate Jenny for her efforts.

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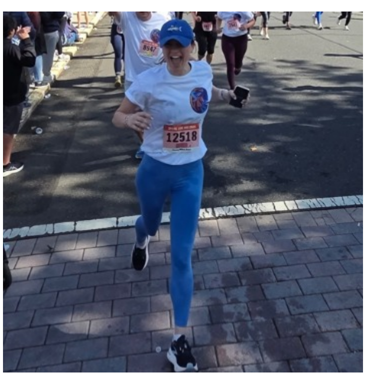

Summer Travel Trends

Looking for destination ideas, how to save money on last-minute travel, or tips to nail a 'work-cation'? Morgan Stanley's Travel trends has it all. Check out the website using the link below.

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[Signature of Primary Contact]

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