

The Vigue Group October Newsletter

Paul R. Vigue, Managing Director, Financial Advisor
Rachael A. Christiano CFP®, Vice President, Financial Advisor

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As the seasons change, it's a great time to refocus on the financial decisions that shape our future. This month, we're sharing resources to help you navigate today's environment, including timely perspectives on money market funds amid Fed rate cuts, portfolio concentration, and retirement planning. We're also excited to celebrate Morgan Stanley's 90th anniversary, a milestone that reflects our long-standing commitment to clients and communities. Lastly, we invite you to join us for an upcoming firm-wide webinar on cybersecurity. As always, we're here to support you; please don't hesitate to reach out with any questions.

Personal Finance Resources



Reconsidering Money Market Funds as the Fed Cuts Rates

With its latest cut, the Federal Reserve has now lowered its benchmark interest rate by 1.25 percentage points since September 2024—and more cuts are expected. Federal Reserve rate cuts can mean lower returns on money market funds, as their yields historically track the Fed's rate path. Read the article linked below to learn how you can prepare.

[Learn More](#)



Is Your Portfolio Too Concentrated?

In investing, success can create its own challenges. You may have built a large equity holding in your company, inherited a meaningful stock position or simply made a brilliant investment years ago. Now, it has grown in value and come to represent a significant portion of your overall wealth. If, like many investors, you face this dilemma, here's what to know and consider.

[Learn More](#)



The Millennial and Gen Z Guide to a Sweet Retirement

If you tell the average 22-year-old that the best time to start saving for retirement is yesterday, they may throw you an incredulous glance. "Are you kidding?" they may say, "I'm not due to retire for another forty years!" However, having time on your side is a tremendous advantage. Participating in a retirement plan early in your career may be one of the easiest ways to retire with an impressive nest egg, and alleviate some of your financial anxiety about the future.

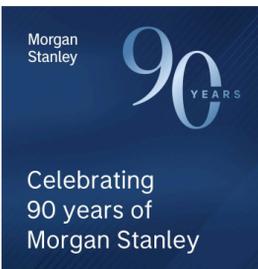
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From the Firm

Celebrating 90 Years of Morgan Stanley

This past month, Morgan Stanley celebrated its 90th anniversary. Celebrating 90 years isn't just about looking back—it's about looking forward. At The Vigue Group, we are excited for what's next, and proud to be part of a firm that's always evolving. Follow the link below to watch our documentary or read more about our history.

[Learn More](#)

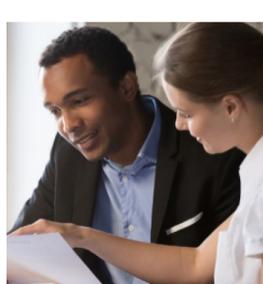


Wealth Education for the Next Generation

Cybersecurity Webinar: October 6, 2025

Protecting your personal information online is more important than ever. Join our next Wealth Education for the Next Generation virtual event on Monday, October 6th to discover essential cybersecurity practices and develop responsible social media habits that will help safeguard your digital presence in today's interconnected world.

[Register Here](#)



[Signature of Primary Contact]

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Treasury and Government Money Market: You could lose money by investing in the Fund. Although the Fund seeks to preserve your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

You could lose money by investing in a Money Market Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

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

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