Morgan Stanley | Wealth Management

Review My Account | Financial Tools | Thoughts on the Market

Welcome to our September Newsletter! As summer winds down and routines settle back into place, September offers a natural opportunity to pause, reflect, and refocus on the core principles that guide our financial well-being. In this edition we have included several timely personal finance resources, an exciting update regarding the growth of our team, and an invitation to an upcoming firm event. As always, we're here to help; please reach out with any questions!

Firm Resources

Dollar-Cost Averaging or Lump-Sum Investing

What's the right way to put new capital to work in your portfolio? Should you invest your money all at once or gradually? Should you get started right away or wait until the market looks more favorable? When deciding how to invest a large amount of new cash in your portfolio, consider the pros and cons of dollar-cost averaging and lump-sum investing. For more information, follow the link below.

Learn More

Fall Planning for Your Finances

As fall arrives, the changing of the season can be an ideal time to revisit your financial plans with fresh perspective. Ask yourself: What goals do you still need to tackle this year and which ones do you want to pursue in 2026? Here are four moves you can make to help set yourself up for success in 2026 and beyond.

Learn More

How Stocks Could React to a Fed Pivot

Opinions by market pundits have been flying since Fed Chair Powell's remarks at Jackson Hole last month, leaving the door open for interest rate cuts as soon as in September. Morgan Stanley's Chief Investment Officer and U.S. Equity Strategist Mike Wilson explains his continued call for a bullish outlook on U.S. stocks. Learn more in the short podcast linked below.

Learn More

Welcome to the Team: Francesca Zavolta

We are pleased to welcome Francesca Zavolta to our team! Born and raised in Italy, Francesca pursued her education in the United States, earning a B.S. in economics from the College of Charleston and an MBA in international business studies from the University of South Carolina, Columbia. She began her career at JPMorgan in Milano, Italy, focusing on cross-border fixed income trading. Her career path led her to New York, where she worked in various roles at JPMorgan, Lehman Brothers, and Barclays Wealth America, before joining Morgan Stanley Private Wealth Management in 2013.

With over 25 years of experience in cross-border finance, Francesca has developed a deep understanding of the regulatory environment and cultural sensitivities affecting European clients. She is one of the few advisors authorized to work with clients from blocked European jurisdictions, focusing on nonresident clients on the U.S. platform. Her extensive background uniquely positions her to address the challenges faced by these clients. Francesca is excited to join our team this month and contribute her expertise.

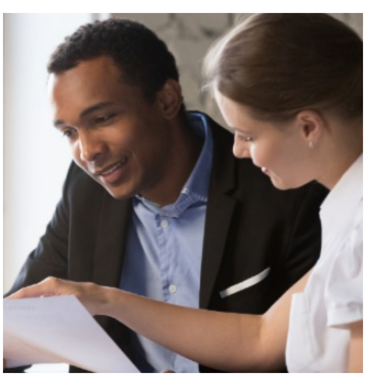
Francesca Zavolta
Senior Vice President
Financial Advisor
International Client Advisor

Wealth Education for the Next Generation Webinar

Insurance Planning: September 8, 2025

Discover the essentials of navigating insurance during our next Wealth Education for the Next Generation virtual event on Monday, September 8th. Understanding insurance is a crucial step in helping to secure your financial future and making informed decisions to help ensure you are adequately protected. Register using the link below.

Register Here



[Signature of Primary Contact]

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