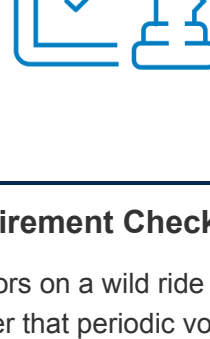


[Client Preferred Name]

Welcome to our June newsletter! Believe it or not but 2025 is nearly half-way over! As we reach the mid-year mark, it is important to be doing some reflection on your portfolio. Below we have included some resources to help you reflect on the last six months, and consider where we may go for the rest of the year. We also have included some tips for your summer travel! Please reach out with any questions or feedback; we'd love to hear from you!

2025 Mid-Year Checklist

As we reach the mid-year mark for 2025, our team wanted to share a mid-year checklist to help you stay on track. Whether you need to review your portfolio, check in on your retirement plan, or just update your account information, you can find all the information below.



[Learn More >](#)

A Simple Six-Step Retirement Checkup



The markets have taken investors on a wild ride this year. 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.

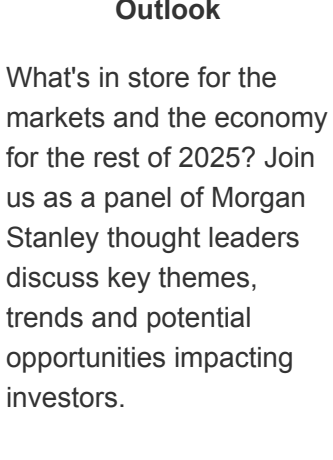
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Mid-Year Market Outlook



The global economy will see its slowest growth in 2025 since the COVID pandemic. New U.S. trade policy created a structural shock to the world's economy, with the uncertainty generated by higher tariffs crimping demand globally. Learn more in the article below.

[Learn More](#)



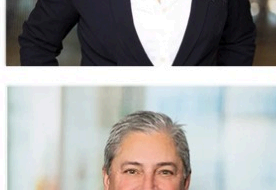
What's in store for the markets and the economy for the rest of 2025? Join us as a panel of Morgan Stanley thought leaders discuss key themes, trends and potential opportunities impacting investors.

[Learn More](#)

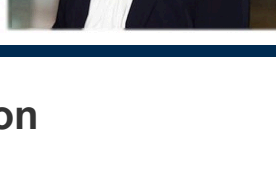
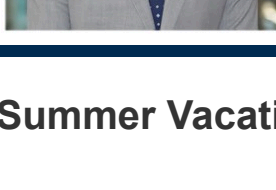
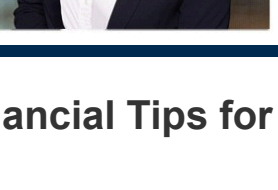
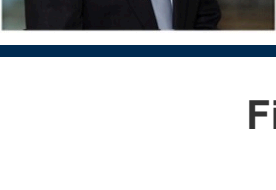


Morgan Stanley Research strategists outline why U.S. assets are likely to outperform their non-U.S. counterparts. Amid slow growth, expect reasonable returns from equities, consider an overweight in core fixed income, and favor U.S. assets over the rest of the world.

[Learn More](#)



The Wood Group at Morgan Stanley



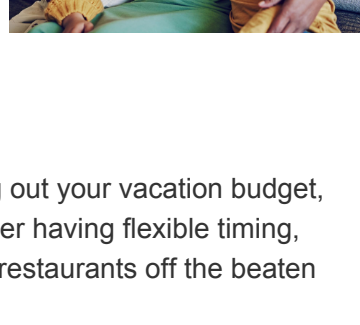
Financial Tips for Summer Vacation

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.

- **Cybersecurity:** Paying attention to cybersecurity when traveling can help you avoid short-term disruptions and long-term headaches, so you can focus on enjoying your trip. Be sure to limit the devices you pack, keep your wallet light, and maintain the best online practices that you have while at home.

- **Traveling Abroad:** If your travels are taking you across international borders, one of the most important considerations is what payment method to use while you're out of the country. Be aware of exchange rates, closed currency regulations, as well as any transfer fees they may exist.



- **Budgeting for Unexpected Costs:** Make sure to build room into your budget to cover unexpected costs that might arise during the course of your trip. Having a financial cushion can help relieve some of the stress of any last-minute pivots that might need to be made.

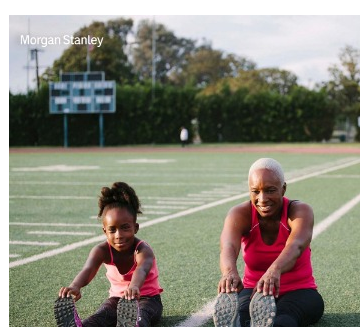
- **Getting Creative with Ways to Save:** As you're building out your vacation budget, you may also be looking for ways to save money. Consider having flexible timing, using your company's benefits, or exploring less touristy restaurants off the beaten path, which might offer delicious, but cheaper, options.

[Read More Here](#)

Morgan Stanley Corner

Global Volunteer Month

At Morgan Stanley, giving back is an integral part of our culture. And while supporting the communities in which we live and work is a priority year-round, during Global Volunteer Month in June, the firm kicks up its efforts, leveraging the power of our employees to strengthen the impact we can make with nonprofits around the globe.

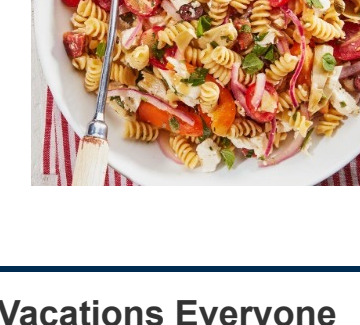


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Next-Gen Corner

Health is Wealth: July 7, 2025

Understanding the intersection of health and wealth is crucial for long-term prosperity. Join our next Wealth Education for the Next Generation session on July 7th to learn about the importance of integrating health management with financial planning, and why you should be investing in preventative care and cultivating healthy habits. Register here:

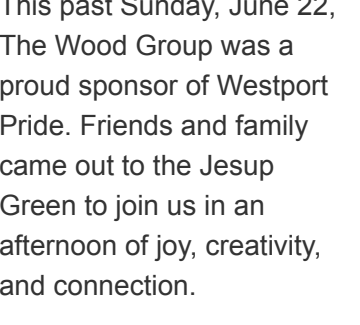


[Register Here](#)

Summer Corner

75 Summer Dinner Recipe Ideas for the Best Seasonal Eating

Put some string-lights up, put on a little summer music, invite a few friends over, and enjoy the warm weather cooling off as it gets closer to dusk. And if you're stuck for ideas, no worries! We've got dozens of great summer dinner ideas for you to browse right here.



[Read More](#)

Best Summer Vacations Everyone Should Consider

If you're planning a vacation for July or August and searching for some inspiration, you've come to the right place. With the help of a few travel advisors, we put together a list of the best summer vacations everyone should consider in 2025.

[Read More](#)

The Wood Group Sponsorships

2025 Women of Distinction Luncheon

June 6, was the annual Women of Distinction Awards. The ceremony honored exceptional women whose leadership, service, and contributions have uplifted and strengthened our community.

Darien Celebration of Pride

On Saturday, June 7, our team sponsored Darien's Celebration of Pride. The event at Tilley Pond Park included music, food trucks, crafts, family fun, swag, and more.

Westport Pride Celebration

This past Sunday, June 22, The Wood Group was a proud sponsor of Westport Pride. Friends and family came out to the Jesup Green to join us in an afternoon of joy, creativity, and connection.

We're grateful for the opportunity to be part of your financial journey. At The Wood Group, we're here not just for investing – but for the life planning that really matters: family and legacy.

Our monthly newsletter is one way we share insights and timely strategies to support your long-term goals. If you've found this newsletter helpful, we hope you'll pass it to along. And if there's ever a topic you'd like to see or someone you'd like us to add to the mailing list, just drop it a note at thewoodgroup@morganstanley.com. We always look forward to hearing from you.

[Signature of Primary Contact]

Pictured (Left to right; top to bottom): Jay Wood, Financial Advisor; Carolina McGoey, Financial Advisor; Brian Nerreau, Financial Advisor; Nisha Chisena, Financial Advisor; Paul Fitzsimmons, Financial Advisor; Steven Lazarus, Financial Advisor; Tack Simmons, Financial Advisor; Estefania Munguia, Client Service Associate; Shauna Simpson, Wealth Management Associate

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