

THE WOOD GROUP at Morgan Stanley

[Client Preferred Name]

We are excited to share our October Newsletter. As the seasons change, and the end of 2025 comes near, we wanted to remind you of the cybercrime threats that tend to spike this time of year. We thought it might be helpful to share a couple of articles, tools, and tips on how to help secure your personal information. We also have included a link to an upcoming cybersecurity event as well as information for protecting your personal accounts. As always, we're here to help; please reach out with any questions!

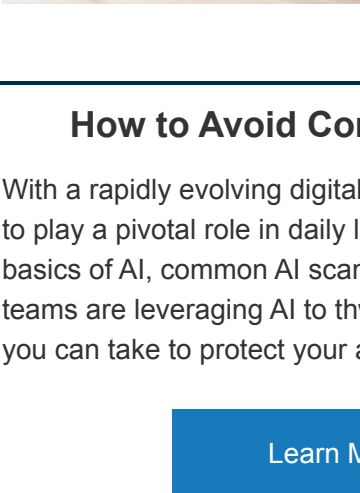
Top Scams to Watch Out For

Cybercriminal activity continues to evolve as fraudsters develop more sophisticated tactics to trick unsuspecting individuals. The initial request may seem innocuous, but the information you give up could be deviously deployed later to initiate an attack against you. Read below about some of the top scams being used today.

[Learn More >](#)



Think You've Been Hacked? What You Need to Do



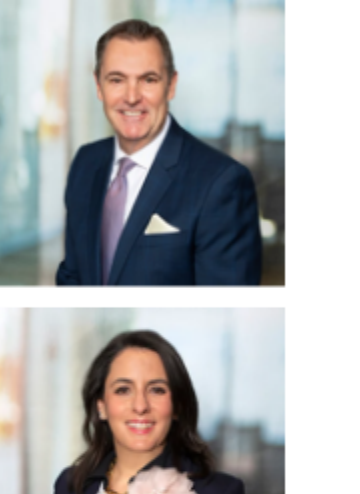
While you can't eliminate the risk of being a victim of a cybercrime, you can control how you react if your identity, accounts, or information is compromised. Responding quickly and comprehensively limits the damage from being hacked, facilitates a rapid recovery, and provides you with some needed peace of mind.

[Learn More >](#)

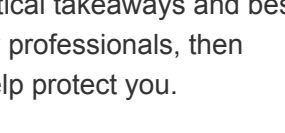
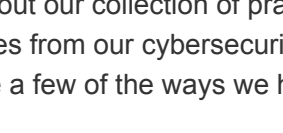
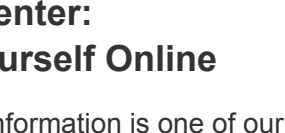
How to Avoid Common AI Scams

With a rapidly evolving digital landscape, AI will continue to play a pivotal role in daily life. So, let's discuss the basics of AI, common AI scams, how cybersecurity teams are leveraging AI to thwart attacks, and the steps you can take to protect your assets and information.

[Learn More >](#)



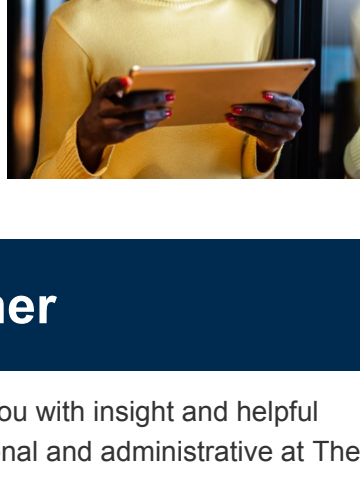
The Wood Group Corner



Security Center: How to Protect Yourself Online

Safeguarding your assets and information is one of our highest priorities, but you also have a critical role to play. Check out our collection of practical takeaways and best practices from our cybersecurity professionals, then explore a few of the ways we help protect you.

[Read More >](#)



Operations Corner

Welcome to the Ops corner...we are here to provide you with insight and helpful information to keep you up to date with all things operational and administrative at The Wood Group.

[Add a Trusted Contact to Help Protect Your Accounts](#)

With scams on the rise, protecting your assets and personal information remains our top priority.

With that in mind, there are steps you can take to help us further safeguard your accounts, such as adding a Trusted Contact to your accounts.

A Trusted Contact is a person you designate to be a point of contact for us in case we are unable to reach you, or if we have concerns about your well-being, or suspect unusual or fraudulent activity on your account. It is important to note that a Trusted Contact is not authorized to act on your behalf or make any investment decisions.

Learn more about the [benefits of a Trusted Contact](#).

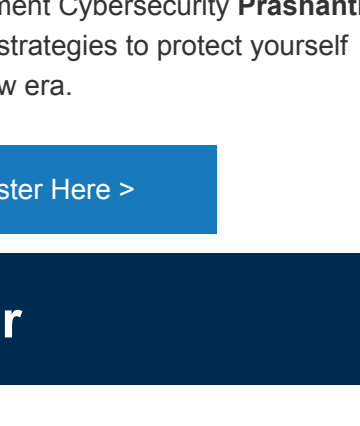
To add a Trusted Contact, call me or my team to walk you through the process, or you can log in to [Morgan Stanley Online](#). Learn [how to add a Trusted Contact to your account](#) today. Note, there are certain accounts that may require our assistance to add.

From the Firm

Thoughts on the Market

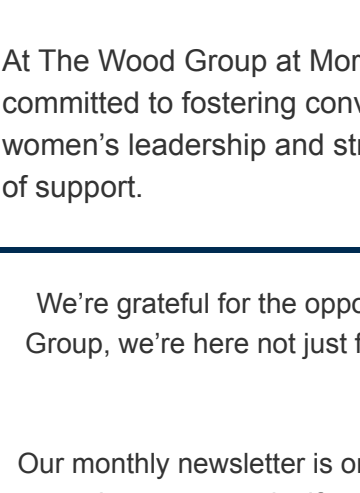
With the Fed's recent rate cut, emerging demographic drivers, and ongoing affordability challenges, what do investors need to know about navigating the future of U.S. housing? Morgan Stanley Wealth Management's Chief Economic Strategist **Ellen Zentner** and Morgan Stanley & Co.'s Co-Head of Securitized Products Research **James Egan** discuss the recent challenges facing the housing market, and the path forward for home buyers and investors.

[Listen Here >](#)



Upcoming Event

Securing the Future: Cybersecurity in the Age of AI



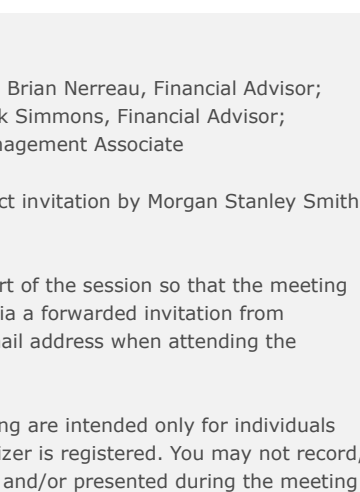
In a world where artificial intelligence is reshaping the digital landscape, the line between reality and deception is increasingly blurred. As cyber threats evolve, so must our defenses. Join us on Tuesday, October 28 as Morgan Stanley's Chief Data Officer **Rachel Wilson** and Head of Wealth Management Cybersecurity **Prashanth Challa** explore essential strategies to protect yourself and loved ones in this new era.

[Register Here >](#)

Best of October

Yliana Yopez Gathering

Earlier this month, we had the pleasure of co-hosting an inspiring evening with designer and entrepreneur Yliana Yopez, joined by a dynamic group of women leaders, clients, and colleagues. Together, we explored the intersections of creativity, resilience, and financial empowerment, reminding us that when women connect with purpose, powerful things happen.



At The Wood Group at Morgan Stanley, we're committed to fostering conversations that elevate women's leadership and strengthen our community of support.

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 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 us a note at thewoodgroup@morganstanley.com. We always look forward to hearing from you.

[Signature of Primary Contact]

Pictured: Jay Wood, Financial Advisor; Carolann McGoe, Financial Advisor; Brian Nerreau, Financial Advisor; Nisha Chisena, Financial Advisor; Paul Fitzsimmons, Financial Advisor; Tack Simmons, Financial Advisor; Esterfania Munguia, Client Service Associate; Shauna Simpson, Wealth Management Associate

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