

Wealth Management
717 Texas Avenue
Suite 3050
Houston, TX 77002-2712
tel 713 658 2700
fax 713 658 2729

Morgan Stanley

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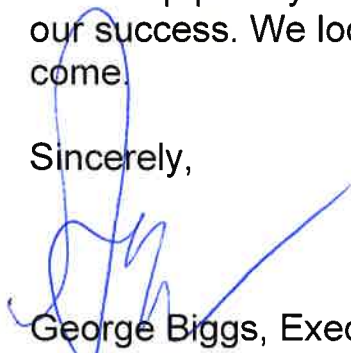
Dear Client,

Forbes has released its 2022 ranking of the nation's Best-In-State Wealth Advisors. Selection for this list is based on a number of criteria, including firm nomination, industry experience and best practices. I'm pleased to share that Charlie Saman has been included in this most recent ranking for Texas.

This is a great honor for Charlie—and for the firm—as it reflects his ongoing commitment to you and your financial future. I hope you will join me in congratulating Charlie on this accolade.

On behalf of Charlie and all of us here at Morgan Stanley, thank you for your ongoing trust and confidence. Your enduring relationship with the firm is our top priority and one of the most important factors in how we measure our success. We look forward to continuing to serve you for many years to come.

Sincerely,



George Biggs, Executive Director
Branch Manager Downtown Houston
Morgan Stanley Wealth Management

Source: Forbes.com (April, 2022) Forbes Best-In-State Wealth Advisors ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Neither Morgan Stanley Smith Barney LLC nor its Financial Advisors or Private Wealth Advisors pay a fee to Forbes or SHOOK Research in exchange for the ranking. For more information: www.SHOOKResearch.com.