

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

Morgan Stanley

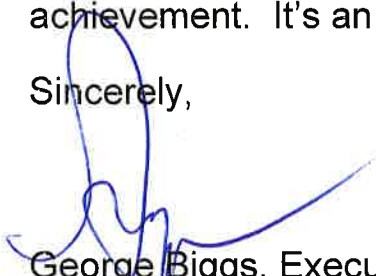
May 4, 2022

Dear Client,

I am very pleased to announce that Charlie Saman, CFP®, Senior Vice President, Financial Advisor has been named to the Firm's prestigious Century Club an elite group composed of the firm's successful Financial Advisors.

This accolade recognizes Charlie Saman's consistent excellence in providing a wide range of investment products and wealth management services to clients like you. In addition to demonstrating leadership through best practices of wealth management, our recognition programs acknowledge the highest professional standards and first-class client service. I hope you will join me in congratulating Charlie on this achievement. It's an honor well deserved.

Sincerely,



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