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Subject: A Message from Walter Ruczynski

WEALTH MANAGEMENT

*A message from Walter Ruczynski*

## Financial Advisor at Morgan Stanley

I am excited to announce my decision to put my 20+ years of experience in business, finance, and client service to use as a Financial Advisor at Morgan Stanley. My focus is on serving professionals in the energy, utility, and local community that have recently made a career move, experienced a major life event, or are within 10 years of retirement. I work to create a picture of your current financial position, bring clarity to your goals and aspirations, and provide specific wealth management recommendations.

I look forward to speaking with you about how I can help you make life's most important financial decisions.

- Walter Ruczynski

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