

*Ms. Monica House is a caring mother of an adopted, now-adult son, and is [First Vice President Morgan Stanley](#) (previously, Merrill Lynch and Morgan Stanley). She earned her BA degree in Psychology, and minored in Business at the University of Nevada. She earned her MSW degree from the University of Hawaii, Manoa, Honolulu, HI. Monica is also certified in the following: Series 7, General Securities Rep.; Series 63, Uniform State Exam; Series 65, Investment Advisory Agent; Series 31, Managed Futures & Commodities; Series 66, Combined Investment Advisory Agent & Uniform State Exam; and she is licensed in Life & Variable Annuities Insurance. She is also a Securities Agent in: AZ, CA, CO, FL, HI, ID, IL, MA, NE, NM, NV, NY, OR, SD, TN, TX, VA, WA; a General Securities Representative; Investment Advisor Representative; Transactional Futures/Commodities; and Manager in Futures.*