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Morgan Stanley

For Immediate Release

Michael Laconsay Receives **Chartered Retirement Planning CounselorSM** Designation

Honolulu, January 9th, 2015 – Morgan Stanley announced today that Mr. Michael Laconsay, Financial Advisor in the firm’s Wealth Management office in Honolulu, has achieved the CRPC[®] designation.

Mr. Michael Laconsay has worked at Morgan Stanley Wealth Management since 1998. In addition to providing financial planning services, he provides a variety of other advisory and non-advisory financial services, including brokerage services, to clients who seek such services.

Individuals who hold the CRPC[®] designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Morgan Stanley Wealth Management, a global leader, provides access to a wide range of products and services to individuals, businesses and institutions, including brokerage and investment advisory services, financial and wealth planning, banking and lending, cash management, annuities and insurance, retirement and trust services.

Morgan Stanley is a leading global financial services firm providing a wide range of investment

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