

This is to certify that lan Richard Whiteley

is a Diploma member of the Personal Finance Society

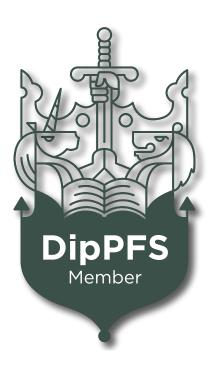
who is entitled to use the designation(s):

## **DipPFS**

Authentication: A386-4A2M-ZZ1T

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Personal Finance Society





Mark Hutchinson MBA
MEMBERSHIP DIRECTOR