

Having satisfied all requirements for certification
and having agreed to abide by the CISI's Code of Conduct
this is to certify that

Raymond Prince

Membership Number: 190605

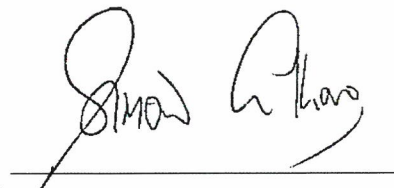
is authorised to use the mark

CERTIFIED FINANCIAL PLANNERTM
Professional

with all rights and privileges subject to annual renewal of membership
and other rules and regulations of the CISI.

This certificate is valid for the period:

01 October 2020 to 31 March 2021



Simon Culhane, Chartered FCSI, Chief Executive Officer,
Chartered Institute for Securities & Investment