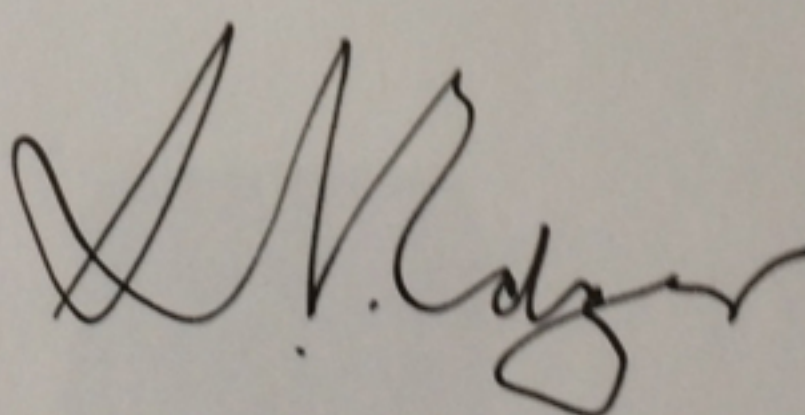


## Certified Financial Planner

*This is to certify that*

**Nathan Saminathan**

*having satisfied all requirements for certification and having agreed to abide by the Financial Planners & Insurance Advisers Association Incorporated Code of Ethics and Professional Conduct, is hereby licensed to use the CFP certification mark and the marks CFP and CERTIFIED FINANCIAL PLANNER with all rights and privileges pertaining thereto and subject to annual renewal and other rules and regulations of the Financial Planners & Insurance Advisers Association Incorporated as established and amended from time to time.*



CHAIRMAN ■ MEMBERSHIP AND CERTIFICATION COMMITTEE



DATE **1 April 1999**

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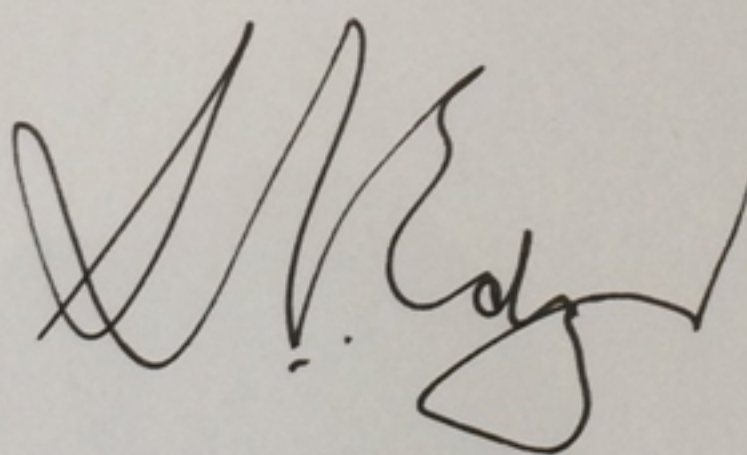
## Annual Certificate to Practise

*This is to certify that*

**Nathan Saminathan**

*has met the requirements to practise according to the Financial Planners & Insurance Advisers Association Incorporated Membership and Certification Bylaws as a...*

**Certified Financial Planner**



CHAIRMAN ■ MEMBERSHIP AND CERTIFICATION COMMITTEE



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