

This is to certify that

Philip Arthur Peter Gammond

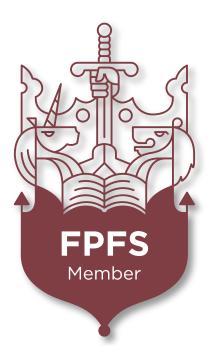
is a Fellow of the Personal Finance Society

who is entitled to use the designation(s):

FPFS

Authentication: AA25-327M-ZZ2Z

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Mark Hutchinson MBA

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