

This is to certify that

Graeme John Inglis

is a Fellow of the Personal Finance Society

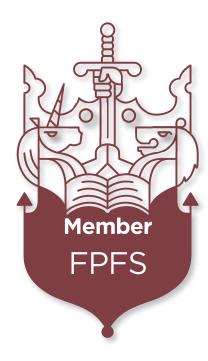
who is entitled to use the designation:

FPFS

Authentication: AA76-642M-ZZ28

Authenticate this certificate at www.ciigroup.org/en/authenticate

Personal Finance Society





Mark Hutchinson MBA
MEMBERSHIP DIRECTOR