

This is to certify that

Noni Crawford is a PRACTITIONER MEMBER of the Association of Financial Advisers

and is entitled to use the initials

FChFP

Sam Perera AFA National President

The validity of this certificate is subject always to the continuing good standing of the Member under the Rules of the Association of Financial Advisers Ltd

AFA Membership Number: 1354389

In effect until 31 May 2023