

This is to certify that

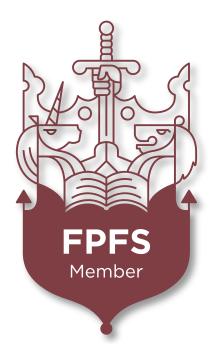
Sean Gilbert

is a Fellow of the Personal Finance Society

who is entitled to use the designation(s):



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Mark Hutchinson MBA MEMBERSHIP DIRECTOR Personal Finance Society

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