



Personal
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Standards. Professionalism. Trust.

This is to certify that

Daren Wallbank

is a Fellow member
of The Personal Finance Society

who is entitled to use the designation:

FPFS

Authentication: AA62-772M-ZZ19

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

Keith Richards
CHIEF EXECUTIVE OFFICER

The Personal Finance Society is part of the
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