

This is to certify that

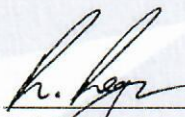
Justin Smaluch

has fulfilled the requirements for

FNS60415

Advanced Diploma of Financial Planning

The qualification is recognised within the Australian Qualifications Framework.



Rob Regan
Managing Director

Certificate No: KPC-000782608

Date of Original Issue: December 16, 2016