

This is to certify that

Harry Lomas CFP™

Membership number: 202777

has been awarded the status of

Chartered Member

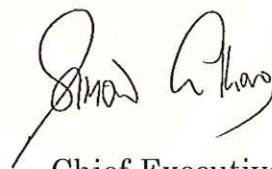
of the Chartered Institute for Securities & Investment
and is entitled to use the following designatory letters

Chartered MCSI

Signed



Chairman



Chief Executive

Date

19 April 2017

