

# FPAS

**FINANCIAL PLANNING**  
*Association Of Singapore*

THIS IS TO CERTIFY THAT

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having satisfied all requirements for certification and having agreed to abide by  
FPAS' *Professional Standards and Code of Ethics* is hereby licensed to use the certification marks  
**AFP<sup>CM</sup>** and **ASSOCIATE FINANCIAL PLANNER**  
in Singapore with all rights and privileges pertaining thereto and subject to annual renewal and other rules and  
regulations of FPAS, as established and amended from time to time.

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PRESIDENT  
FINANCIAL PLANNING ASSOCIATION OF SINGAPORE  
**LICENSE NUMBER**



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having satisfied all requirements for certification and having agreed to abide by  
FPAS' *Professional Standards and Code of Ethics* is hereby licensed to use the certification marks  
**AWP<sup>CM</sup>** and **ASSOCIATE WEALTH PLANNER**  
in Singapore with all rights and privileges pertaining thereto and subject to annual renewal and other rules and  
regulations of FPAS, as established and amended from time to time.

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PRESIDENT  
FINANCIAL PLANNING ASSOCIATION OF SINGAPORE  
**LICENSE NUMBER**