



The Personal Finance Society

This is to certify that
Paul David Rowe
is a member of The Personal Finance Society
and is entitled to use the designatory letters
Cert PFS



PRESIDENT OF THE PERSONAL FINANCE SOCIETY

1 January 2005

CERTIFICATE SIGNED IN LONDON THIS DAY

PFS identification number: 005067154H

THE PERSONAL FINANCE SOCIETY IS A MEMBER OF THE CHARTERED INSURANCE INSTITUTE GROUP

