

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS

This Is To Certify That Cynthia C Menker

having satisfied all requirements for certification and having agreed to abide by the CFP Board's Code of Ethics and Professional Responsibility and Financial Planning Practice Standards is hereby authorized to use the certification marks CFP™, CERTIFIED FINANCIAL PLANNER™ and CFP® with all rights and privileges pertaining thereto and subject to biennial renewal and other rules and regulations of the CFP Board, as established and amended from time to time.

CHIEF EXECUTIVE OFFICER

No.

076924

04/08/2002

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