



Be it known that the National Association of Personal Financial Advisors accepts

Cynthia C. Menker

as a NAPFA-Registered Financial Advisor who will practice and help promote Fee-Only comprehensive financial planning. This professional agrees to abide by the NAPFA Code of Ethics, Fiduciary Oath and Standards of Practice thereof, and is hereby authorized to use the title NAPFA-Registered Financial Advisor and to enjoy all the attendant rights and privileges.

Issued this 24th day of July, 2002



Chair



Membership



Advancing the Practice of Fee-Only Financial Planning

