

## FINANCIAL SERVICES ADVISOR ™

THIS IS TO CERTIFY THAT

## Mr AE Kulsen

having satisfied the education, examination, experience and ethics requirements for certification and having agreed to abide by the institute's Code of Ethics and Practice Standards is hereby authorised to use the FSA™ and FINANCIAL SERVICES ADVISOR™ marks, with all rights and privileges pertaining thereto and subject to periodic renewal requirements as established and amended from time to time.

Membership Number: 118910 Effective Date: 2025/01/01 Expiry Date: 2025/12/31





