

Certificate

In Individual Risk Management Architecture

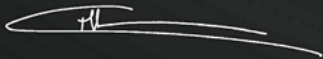
The International Financial Architects Academy
awards this Certificate to

Kaminis Foivos

for successfully completing all the examination, training and experience requirements in accordance
of the IFA's code of ethics and professional responsibility on the field of Individual Insurable
Risk Management and becoming thereby a member of the IFA's Scientific Community.

The President

Panagiotis Leledakis



Date / 20 April

The Vice President

James Heidema

