≯FPSB™ Retirement and Tax Planning Specialist

THIS IS TO CERTIFY THAT

Samir Sudhakar Kadam

having satisfied the education, examination and ethics requirements for certification and having agreed to abide by the Code of Ethics is hereby authorized to use the

FPSB™ Retirement and Tax Planning Specialist designation in India, with all rights and privileges pertaining thereto and subject to periodic renewal requirements as established and amended from time to time.

Certification Number: IN74013

Expiration Date: March 31, 2023

Noel Maye Chief Executive Officer
FINANCIAL PLANNING STANDARDS BOARD LTD.

Noel Mayo

