

FPSB™ Risk and Estate 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™ Risk and Estate 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.



FINANCIAL PLANNING STANDARDS BOARD