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International Board of Standards of the AAFM[®] American Academy of Financial Management[®],
the Faculty of the Graduate Division and the Chairman of the Board of the AAFM[®]

do hereby certify that

Kao, I-Chan, MPC ***Master Psychological Consultant***

was duly admitted and licensed the charter, board certification, designation and membership credentials
with all rights, honors and privileges pertaining thereto: AND has sufficiently satisfied our education,
experience, ethics, testing criteria and other non-academic requirements for certification
and is also designated as a FAAFM Fellow of the American Academy of Financial Management[®].

Member agrees to abide by the Ethics Guidelines and Professional Code of Conduct.

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May 2020



G. Sherwood Mentz
Prof. Dr. George S. Mentz, JD, MBA, CWM
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