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do hereby certify that

Kao, I-Chan, CEPS ***Certified Education Planning Specialist***

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®.

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H. Sherwood Muntz
Prof. Dr. George S. Muntz, JD, MBA, CWM
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