

# FPAM

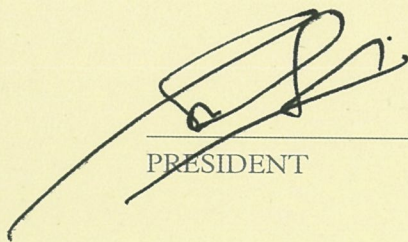


*This is to certify that*

**Muhammad Khairul Anwar Bin Khairuddin**  
**81081** [REDACTED]

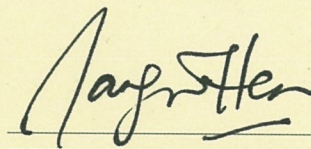
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having satisfied all requirements for certification and having agreed to abide by the FINANCIAL PLANNING ASSOCIATION OF MALAYSIA Professional Standards and Code of Ethics is hereby licensed to use the designation ASSOCIATE FINANCIAL PLANNER MALAYSIA OR AFPM in Malaysia with all rights and privileges pertaining thereto and subject to annual renewal and rules and regulations of the Association as established and amended from time to time.



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PRESIDENT



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DEPUTY PRESIDENT

MEMBERSHIP NUMBER : 015579 (Associate Member)

DATE OF ISSUE : January 2015

