

CERTIFICATE OF PRACTICE

This is to certify that

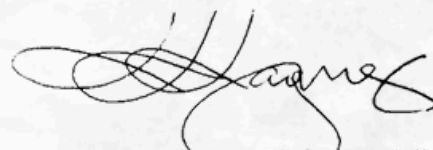
Micah Rivera

is authorised to provide financial advice for Life, Disability, Health Insurance.

Further to that, we certify that the herein financial adviser (FA):

1. has been linked to the company's Financial Advice Provider (FAP) register.
2. is included in the FAP's professional indemnity cover.
3. belongs to the company's dispute resolution scheme.
4. has attained her New Zealand Certificate in Financial Services from Open Polytechnic, issued on the 14th of February 2023, NSN: 0137341054, Seal No. 317459.
5. is actively involved in company-approved formal and self-directed trainings, earning CPD points.

This certificate shall be valid from the 1st of July 2024 to the 30th of June 2025 unless revoked.



LEIF LEEWIN LAGRIMAS
OPERATIONS MANAGER