

Certified Financial Planner™

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.
HEREBY CERTIFIES THAT

Loyd J. Stegent

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

AWARDED ON September 9, 1996



KEVIN R. KELLER, CAE
CHIEF EXECUTIVE OFFICER