



Hereby Certifies that

Nathaniel Christian

*Having satisfactorily completed the course of study and has demonstrated
the highest degree of competency and skill to be certified as a*

Certified Personal Money Manager

*and has met accepted professional standards, with all the privileges and responsibilities
therein. In witness whereof, the Chairman of IARFC Indonesia
affixed on his/her signature here to:*

Bareyn Mochaddin, S.Sy, M.H, RIFA®, RFA®
Registrar - IARFC Indonesia

Aidil Akbar Madjid, MBA MNLP, CFE®, CH, CHt, RIFA®, RFC®
Chairman - IARFC Indonesia

Reg No. : 473/CPMM/LSP/47/VI/2023