



Hereby Certifies that

Luthfi Hady

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®, RFC®
Registrar - IARFC Indonesia

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

Reg No. : 592/CPMM/LSP/12/II/2025