IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

Hereby Certifies that

Melisa Fransisca Lo

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

Certified 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. : 620/CMM/LSP/21/IV/2025