

Hereby certifies that

YUDHIRO C UTAMA

has satisfactorily completed the prescribed course of study,
and/or has met the required level of competency.
Accordingly, the bearer is hereby entitled to the designation of:

Certified Investment Consultant

The bearer has met the professional standards
and is granted the rights and responsibilities of this designation.

This is classified as a **level 1 certification**, with a specific scope
defined by IARFC Indonesia.

Signed by the Chairman of IARFC Indonesia as official confirmation.



Aidil Akbar Madjid, RIFA, RFC
President & Chairman



Bareyn Mochaddin, RIFA, RFC
Registrar

Certificate registration number:
284/CIC/24/IV/2026

Date issued : 24/04/26
Valid until : 24/04/27

