Certification

International Association of Registered Financial Consultants - Indonesia

IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

This is to certify that

RAHAYU KUSUMAWATI

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 Money Manager

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:
1175/CMM/LSP/07/VIII/2026

Date issued : 07/08/26
Valid until : 07/08/27