



This is to certify that

Expert Wealth Management

has satisfied all requirements for accreditation
and confirmed that it has in place policies and procedures compliant
with the Chartered Institute for Securities & Investment's Code of Conduct.

We hereby grant authority to use the trademark

between the following dates:

1 September 2021 – 31 August 2022

All rights and privileges are subject to continued adherence to
the Chartered Institute for Securities & Investment's agreement
and annual renewal of accreditation.

A handwritten signature in black ink, appearing to read 'Simon Culhane', written over a horizontal line.

Simon Culhane, Chartered FCSI,
Chief Executive Officer,
Chartered Institute for Securities & Investment

A handwritten signature in black ink, appearing to read 'Sally Plant', written over a horizontal line.

Sally Plant
Head of Financial Planning,
Chartered Institute for Securities & Investment