

AWP^{CM} ASSOCIATE WEALTH PLANNER

FPAS
FINANCIAL PLANNING
Association Of Singapore

THIS IS TO CERTIFY THAT

Low Yi Ting

having satisfied all requirements for certification and having agreed to abide by
FPAS' *Professional Standards and Code of Ethics* is hereby licensed to use the certification marks
AWP^{CM} and ASSOCIATE WEALTH PLANNER
in Singapore with all rights and privileges pertaining thereto and subject to annual renewal and other rules and
regulations of FPAS, as established and amended from time to time.



Joseph Kwok, CFP[®]
PRESIDENT
FINANCIAL PLANNING ASSOCIATION OF SINGAPORE
LICENSE NUMBER **01415**

ISSUED ON: **9th May 2016**

FPAS is an independent professional regulatory organization acting to benefit and protect the public in its dealings with persons engaged in providing financial advice by establishing educational, ethical and disciplinary standards, developing and administering examinations within the field of financial planning and authorizing individuals who meet these criteria to use the AWP^{CM} and ASSOCIATE WEALTH PLANNER marks. FPAS is the marks licensing authority for AWP^{CM} and ASSOCIATE WEALTH PLANNER marks in Singapore.