

The Canadian Institute of Financial Planning

The Board of Regents  
of the Institute  
awards this

Certificate in Financial Planning

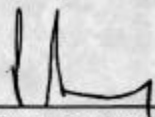
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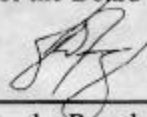
**MICHAEL DOWLING**

this 5th day of April, 2002, ..

for successful completion of the prescribed  
examinations in subjects pertaining  
to the practice of Financial Planning.



  
Chairman of the Board of Regents

  
Secretary to the Board of Regents