

IV

CERTIFICATE

Presented to

IAN POLZIN

For successfully completing Jim Ruta's
Advanced Practice Management
Professional Development Seminar

10:00am to 12:00pm, Friday, January 25, 2002
Toronto, Ontario

The VIP Coach - Managementor Consulting Inc.

Practical Performance Advice for Financial Advisors

2200 Lake Shore Boulevard West, Suite 100, Toronto Canada M8V 1A4
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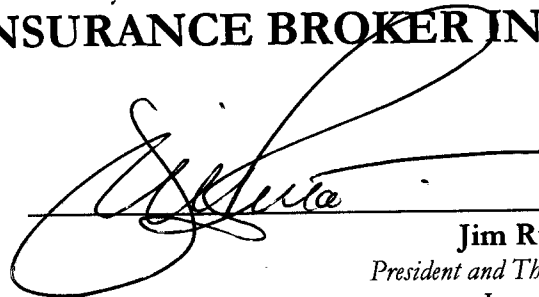
This Seminar fulfills Two (2.0) Hours
of Continuing Education Credit for:

- Life License Renewal
- CFP Maintenance (Technical Category)
- PACE Credits*
- RIBO Management

* CAIFA members must submit a copy of this document to CAIFA National to amend their records
Keep this certificate for at least one complete renewal cycle

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Jim Ruta, BA, RHU
President and The VIP Coach
January 25, 2002