



March 3, 2015

Re: David H. Morgan – CEP® Renews Annually on November 1st

To whom it may concern:

This letter is to confirm that David H. Morgan, financial advisor at Retirement & Estate Advisors and Professionals, LLC / REAP in Wealth Management, LLC of Flagler Beach, FL is current and in good standing with the National Institute of Certified Estate Planners (NICEP) with regard to his Certified Estate Planner™ (CEP®) certification.

His CEP® certification, based on a broad and comprehensive estate planning education and qualifying examination, and maintained annually by way of ongoing certification fees, continuing education in estate planning, and adherence to the Institute's professional code of ethics, has been in continuous good standing since November 2013.

Further information concerning David H. Morgan's estate planning certification with the NICEP and/or the subject matter of the educational component of that certification can be obtained by contacting the NICEP corporate office.

Sincerely,

Robert P. Miller
Director/Administrator