INVESTMENTS & WEALTH INSTITUTE™

has conferred upon

David Morgan

use of the certifications

Retirement Management Advisor℠

and RMA℠ *for demonstrating professional achievement and excellence in investment management through successful completion of all certification requirements, including required coursework and examinations, and adherence to the Institute's Code of Professional Responsibility. This designation is subject to successful demonstration of continued competency, including fulfillment of all renewal requirements specified by Investments & Wealth Institute.*

In witness whereof
Twentieth day of December, 2018

Chair

INVESTMENTS & WEALTH INSTITUTE
RMA℠

Executive Director