



INVESTMENTS & WEALTH INSTITUTE®

has conferred upon

David Morgan

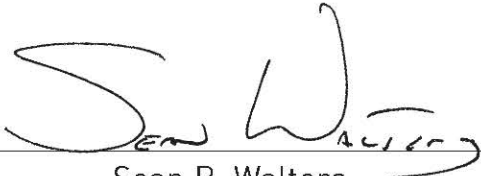
use of the certifications

Retirement Management Advisor®

and RMA® for demonstrating professional achievement, ethics, and excellence as a retirement management professional. Designee has exhibited knowledge and skill capabilities in multiple topical areas, including useful and relevant balance of client diagnostics, retirement life cycle plan, risk management and retirement planning best practices. Designee has successfully completed all experience, education, and examination requirements, including adherence to the Institute's *Code of Professional Responsibility*.



Expiration Date: 12/31/2022
Initial Certification: 12/01/2018


Sean R. Walters
Executive Director/CEO