

Certificate of Achievement

JOANNE BEDARD

Has successfully completed the following course of studies:

**November Distinguished Advisor Workshop
Year End Investment & Business Planning
November 2, 2016**

**6.5 VERIFIABLE CE/CPD CREDITS
3.5 NON-VERIFIABLE CE/CPD CREDITS**

AS PRESENTED BY



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A handwritten signature in black ink, appearing to read "Evelyn Jacks".

Evelyn Jacks, President, Knowledge Bureau