

# *Certificate of Achievement*

**Joanne Bedard**

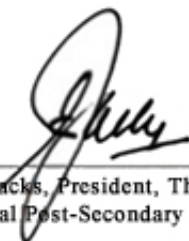
Has successfully completed the following course of studies:

**Advanced Tax-Efficient Retirement Income  
Planning**

August 25, 2018

Knowledge Bureau - 30 CE Credits

**AS PRESENTED BY**



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Evelyn Jacks, President, The Knowledge Bureau  
A Certified National Post-Secondary Educational Institute