



EFPA EUROPEAN FINANCIAL ADVISOR™

EFA

This is to inform the public that

Mr Heddwyn Anthony James

born 26 May,

has satisfied the education and examination requirements for certification,
has agreed to abide by the Code of Ethics and is authorised by *EFPA* to use
the *EFA* designation with all rights and privileges pertaining thereto and
subject to periodic renewal requirements, including continuing education.

Certification Number: **GB001199347K** • Verified: **23 August 2018**

Keith Richards

EFPA United Kingdom Chairman

Emanuele Carluccio

EFPA Chairman

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