

PL08.EFG.00763



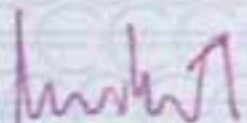
herewith we award

Ms. Agnieszka Stępnia

with the Certificate

European Financial Guide EFG

who has successfully passed the written examination and furthermore accepts the Code of Ethics of the European Federation of Financial Professionals EFFP as hereafter amended and the obligation for continuing education.



Rainer Juretzek
President EFFP

Bad Homburg, Germany
July 2008



Franciszek Zięba
Prezes EFFP Polska