

Certified Financial Planner™

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.
HEREBY CERTIFIES THAT

Douglas J. Niosi,

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

AWARDED ON March 4, 2005



KEVIN R. KELLER, CAE
CHIEF EXECUTIVE OFFICER