

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

Ari B. Crandall

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.



KEVIN R. KELLER, CAE CHIEF EXECUTIVE OFFICER

AWARDED ON February 24, 2005

SUBJECT TO CFP BOARD RENEWAL REQUIREMENTS. LIMITED TO PRACTICE WITH CLIENTS WITHIN THE UNITED STATES.