

# Certified Financial Planner™

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

**William J. Waters**

*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 July 6, 1990



KEVIN R. KELLER, CAE  
CHIEF EXECUTIVE OFFICER