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1670-F East Cheyenne Mtn. Rd. Ste. 293, Colorado Springs, CO 80906 USA * Tel: 504-495-1748 • Fax: 419-828-4923

Email: info@financialanalyst.org * info@gafm.org Internet: www.financialanalyst.org * info@gafm.com

Internet: GAFM Global Academy of Finance and Management

www.GAFM.org * www.GAFM.com

Dr. Gabriel C. D. Lopes, Ph.D Chief Nominator, Instructor, and Authority from GAFM and American Academy of Financial Management ®

July. 1st, 2020

Dear Dr. Gabriel Lopes and To Whom it may concern.

We write to advise that the International Board of Standards IBS ™ ("the Board") of the GAFM ® Global Academy of Finance & Management ® ("GAFM"), a professional standards organization, accreditation council, and certifying body in the United States of America (Charter ID: 35282697K) is pleased to inform you that your esteemed institution, that Dr. Gabriel C. D. Lopes, Ph.D is fully sanctioned as an official GAFM ® AAPM and AAFM Academic certification training organization for your country, under the terms and conditions of the duly executed license agreement.

It is therefore with great pleasure that the Board and Accreditation Council confirms the alliance with Dr. Gabriel C. D. Lopes, Ph.D where the Dr. Gabriel C. D. Lopes, Ph.D is a qualified nominator for Certifications of professionals in the region, Therefore, Dr. Gabriel C. D. Lopes, Ph.D is hereby accredited as a certification education provider for GAFM® and AAFM to offer various certifications including our MFP® Master Financial Planner or our Chartered Wealth Manager ® Designations. Please note that Dr. Gabriel C. D. Lopes, Ph.D. has the authority to promote and provide all AAFM executive certification training programs. including by not limited to MFP™, CWM™, CAM™, RFS™, CPM™, CTEP™, CMA™, FAD™, CCC™, CCA™, and/or MPM™ or CIPM™ Proj. Mgt., and CRA™ and with consent from AAFM, any other post-nominal graduate finance related programs resulting from the American Academy ™ & International Board of Standards in conjunction with the agreement.

Graduating students must comply with the professional, intellectual property, and ethical standards as noted in the license agreement, including to agreeing to abide by GAFM's Code of Conduct. Dr. Gabriel C. D. Lopes, Ph.D may nominate and process new member registrations & payments to be paid to the International Board of Standards, and the certifications are then exclusively awarded from the United States and EU offices and sent to your offices for distribution under the terms. The Board hereby congratulates Dr. Gabriel Lopes multinational academic institution, and we look forward to working closely together. This alliance is good for one year from the date of this letter.

Yours sincerely.

Prof. Dr.jur. George Mentz, JD, MBA, CWM®, MPM®

Founder, CEO, and Chairman AAFM ® - Attorney at Law and International Barristers Society AAFM American Academy of Financial Management ® (USA, Charter ID: 35282697K)

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