

# Certified Financial Planner™

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

**Steven M. Clott**

*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 September 19, 1996



  
KEVIN R. KELLER, CAE  
CHIEF EXECUTIVE OFFICER

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

CERTIFIED FINANCIAL PLANNER™ Professional