



CERTIFICATE

Mr. Erminio Massimo Chierici

born on 11 June 1971, place of origin in: Paradiso TI

is registered in accordance with the standards of the European
Financial Certification Organisation (eficert) as a

ist gemäss den Standards der European Financial Certification
Organisation (eficert) registriert als

«European Insurance Intermediary (eficert)»

Berne, 7 March 2011



Chairman
eficert



Vice Executive Director
VBV

