



EFPA EUROPEAN FINANCIAL ADVISOR™

EFA

This is to inform the public that

Ms Joy-Ann Patricia Wisniewski

has satisfied the education and examination requirements for certification, has agreed to abide by the Code of Ethics and is authorised by *EFPA* to use the *EFA* designation with all rights and privileges pertaining thereto and subject to periodic renewal requirements, including continuing education.

Certification Number: **GB001652613C** • Verified: **03 June 2020**

Keith Richards

EFPA United Kingdom Chairman

Emanuele Carluccio

EFPA Chairman

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