

EFPA EUROPEAN FINANCIAL ADVISORTM EFA

This is to inform the public that

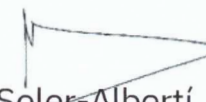
Lubomír Kosmák

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: CZ 2023 First Certification: **Praha, 3.11.2023**



Marta Gellová
EFPA Czech Republic Chairwoman



Josep Soler-Albertí
EFPA Chairman