PROTECTED TOMORROWS®

CERTIFICATE OF COMPLETION

Participant Name:	
Program Title:	Annuities and Special Needs Trusts
Program ID#:	2012ASNT
Program Sponsor:	Protected Tomorrows, Inc.
Program Date:	
CFP [®] Board Approved Hours:	1.0

This certifies that the professional named above participated in the program as stated above, and therefore qualifies for CE Credits as indicated above.

Mary Anne Ehlert President