



Singapore College  
of Insurance

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28 April 2003

Mr Teo Yong Song  
255B Tanjong Katong Road  
Singapore 437043

NRIC No. : S1810838J

Dear Mr Teo

## CONGRATULATIONS!

Having satisfied the educational, experience and ethic requirements, you have been approved for the award of the CLU & ChFC designations. You may use your CLU & ChFC designation with effect from 28 April 2003.

You will receive your certificate during the Conferment Ceremony. Details of the Conferment Ceremony would be sent to you at a later date.

As a CLU and/or ChFC designatory holder, you are bound by the professional achievement in continuing education (CE) requirement. To maintain the designatory titles, all CLU and/or ChFC holders are required to earn at least 30 hours of CE credits every two years. You may proceed to attend courses that contribute towards the accumulation of CE credits.

Yours faithfully

Emily Soo  
Senior Officer  
Financial Planning / Agency Training



Cert.#: 98-2-0814  
SS ISO 9002:1994