

CERTIFICATE OF APPRECIATION

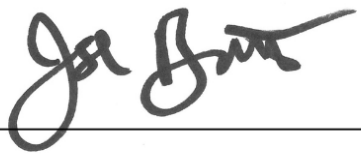
Erica Herwig

has been recognized for their service as an

IOFM Advisory Panelist

GRANTED ON September 28, 2022





JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT

