European Financial Planning Association

EFPA EUROPEAN INVESTMENT PRACTITIONER®

EIP

This is to inform the public that

ANGEL MORENO FERNÁNDEZ

Born November 19th, 2001

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 *EIP* designation with all rights and privileges pertaining thereto and subject to periodic renewal requirements, including continuing education.

Certification Number: **ES20250575** · First Certification: **December 18th, 2025**

Santiago Satrustegui
EFPA Spain Chairman

Emanuele Carluccio
EFPA Europe Chairman

This certificate is only valid if the holder's name appears in the current register of the European Financial Planning Association at *www.efpa-eu.org*