



THE IRISH INSTITUTE OF PENSIONS MANAGEMENT



This is to certify that

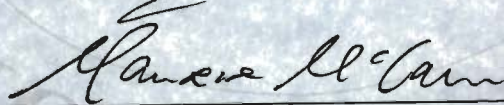
Clodagh Sheehan

has been admitted an
Associate

PRESIDENT



SECRETARY



DATE

17/9/2013

