



PATRON HER MAJESTY THE QUEEN

# THE CHARTERED INSURANCE INSTITUTE

## RECORD OF ACHIEVEMENT

This is to certify that

**Richard Sydney Shorthouse**

has achieved a pass by examination in  
'Financial services and their regulation'  
the first paper of the  
**Chartered Insurance Institute's  
Financial Planning Certificate**

Signed at the Institute in London

31 July 1994

DIRECTOR GENERAL

*This certificate confers no designation  
and is no confirmation of regulatory status*



PATRON HER MAJESTY THE QUEEN

# THE CHARTERED INSURANCE INSTITUTE

## RECORD OF ACHIEVEMENT

This is to certify that

**Richard Sydney Shorthouse**

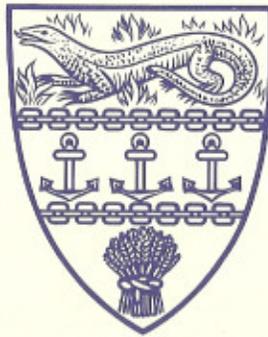
has achieved a pass by examination in  
'Identifying and satisfying client needs'  
the third paper of the  
**Chartered Insurance Institute's  
Financial Planning Certificate**

Signed at the Institute in London

30 June 1995

DIRECTOR GENERAL

*This certificate confers no designation  
and is no confirmation of regulatory status*



PATRON HER MAJESTY THE QUEEN

# THE CHARTERED INSURANCE INSTITUTE

## RECORD OF ACHIEVEMENT

This is to certify that

**Richard Sydney Shorthouse**

has achieved a pass by examination in  
'Protection, savings and investment products'  
the second paper of the  
**Chartered Insurance Institute's  
Financial Planning Certificate**

Signed at the Institute in London

30 September 1994

DIRECTOR GENERAL

*This certificate confers no designation  
and is no confirmation of regulatory status*