



Certificate of Achievement

The Asia Pacific Financial Services Association
proudly presents this certificate of achievement to

Yao Yu Ting
姚宥廷

for qualifying the **APFinSA Pinnacle Award 2022**.



A handwritten signature in dark ink, reading 'Matthew Kang'.

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2022-1731