



CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.
HEREBY CERTIFIES THAT

Melanie Morat

has met CFP Board's educational, experience, examination, and ethical requirements, and has committed to providing financial planning services that adhere to CFP Board's standards of excellence.

AWARDED ON August 18, 2026



K. DANE SNOWDEN
CHIEF EXECUTIVE OFFICER

SUBJECT TO CFP BOARD RENEWAL REQUIREMENTS. LIMITED TO PRACTICE WITH CLIENTS WITHIN THE UNITED STATES.