**ANNUAL CERTIFICATE OF FITNESS, PROPRIETY AND COMPETENCE**

This form should be used for senior managers and advisers

Tick as relevant – Senior Managers (SMs) will all be SMFs & conduct; they may be advisers, in which case they will also be certificated, and the PTS; Advisers who aren’t SMs will be conduct and certificated

Either a senior manager or adviser, or both

**NAME:** Moneypenny

**JOB TITLE:**

**Certificate applicable to:** SMF: CERTIFICATED: CONDUCT: Pension Transfer Specialist (PTS):

**Competence restrictions:**

**The Board of Skyfall Financial Planning Limited is satisfied that the above named individual has been fit and proper to perform her role, as above, over the period 09/12/2022 to 08/12/2023.**

This certificate is valid from 09 December 2023 to the 08 December 2024.

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**Signed on behalf of Skyfall Financial Planning Limited Dated**

This is just for advisers – some advisers may have restriction, for example a mortgage adviser may not have investment qualifications – please note this here

**M**

SMF3 and SMF16