

Annual certificate for the FCA certification regime

This is to certify that

Craig Howard

of

PenLife Associates Ltd

holds the following certification functions within the firm:

- **Function requiring a qualification**

and will be involved in the following areas of the firm's business:

- **Providing investment advice**
- **Client dealing**

I confirm that the above individual is a fit and proper person to perform the certification function(s) as noted above.

Signed

Nina Wright

Name of person signing certificate

Nina Wright

Position held in firm

Director

Date

27/11/2023



Certificate reference number: CH003