Annual certificate for the FCA certification regime

This is to certify that

Haydn Wishart

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: HW004

