Annual certificate for the FCA certification regime

This is to certify that

Louis Maddison

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: LM005

