



PROVISIONAL PLANNER

This is to certify

Xavier Christopher Cachia

has satisfied the education, experience and ethics requirements for admittance to the Financial Planner AFP® membership category of the Financial Advice Association of Australia Limited, and is committed to abide by the FAAA Professional Code, FAAA Constitution and Member Regulation.



FAAA MEMBER ID: 411606

FIRST AWARDED: 16 Mar 2025

VALID TO: 15 Mar 2026

Chair

Chief Executive Officer