

# EFPA EUROPEAN FINANCIAL ADVISOR<sup>TM</sup> EFA

This is to inform the public that

## Martin Heger

has satisfied the education and examination requirements for certification, has agreed to abide by the Code of Ethics and is authorised by *EFPA* to use the *EFA* designation with all rights and privileges pertaining thereto and subject to periodic renewal requirements, including continuing education.

Certification Number: **CZ 2019 - 608** First Certification: **Prague, December 12th, 2019**



**Marta Gellová**  
EFPA Czech Republic Chairwoman



**Emanuele Carluccio**  
EFPA Chairman